

JOHN BULL

SATURDAY, JANUARY 7, 1911.

ONE PENNY.

[Registered at the G.P.O. as a Newspaper.]

*The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull*

—BYRON.

Edited by
HORATIO BOTTOMLEY.

Contents

The World, the Flesh, and the Devil.

John Bull's Biscuits.

The Junior Clerks' Wail.

Mr. Hunnable on the Situation.

Human Document.

A Business Government and its Critics.

The Army—from Within and Without.

Dr. Cook Tells the Truth.

John Bull in the City.

John Bull's Post-cards, Letters, and
Telegrams.

The Cartoon.

The Drama of To-day.

Bull's Eyes.

John Bull's Letter Bag.

Racing Notes, etc.



WINGARNS

Gives new Life to the invalid—restored strength to the weak—increased vigour to the brainworker—and a wealth of health to everyone.

Here is an instance:

"Dear Sirs.—A few months ago I was so dangerously ill that the doctors said they could do nothing for me, and advised me to make the best I could of life, as I should never be well again.

"I was terribly upset at the prospect of being a life-long invalid, and when a friend of mine urged me to try 'Wingarns' I applied to you for one of your free trial bottles.

"I was astonished and delighted to find that from the first glassful your 'Wingarns' put new life into me. I persevered with 'Wingarns,' and before long I was able to get about again. Instead of remaining a life-long invalid, I am now able to carry on my business, and I owe all my renewed health and strength entirely to your wonderful 'Wingarns.'

Yours very gratefully,
SARAH DE VILLE."



TEST IT FREE.

Send 3 penny stamps (to pay carriage) to Coleman & Co., Ltd., Dept. W, 18, Wingarns Works, Norwich, and by return you will receive a liberal trial bottle of Wingarns, free.

SEND TO-DAY.

DOUGLAS STUART OF 102-4, New Oxford Street, LONDON & FLUSHING, HOLLAND

allows the same terms on every event throughout the

JUMPING SEASON

as have made his name world famous for Flat Racing.

NO LIMIT combined with Place Betting

even when Favourites start "ODDS ON."

Full Market Price Guaranteed.

Do your regular daily business with the firm which "John Bull" said on September 10th, 1901

"We advise all our readers to support their fancies with Douglas Stuart."

SYSTEM SPECIALIST.

WITHOUT ANY COMMISSION

Send a **DEPOSIT** for ANY AMOUNT to

**DOUGLAS STUART
FLUSHING, HOLLAND.**

JUNON HAIR STAIN. JUNON BATH MUSTARD. JUNON HAIR TONIC.

JUNON

Perfumed

Hair Tonic.

Grateful, comforting, refreshing and invigorating—restores gloss and brilliancy—stops hair falling, nourishes and strengthens the roots—removes dandruff, positively makes the hair grow, is a beneficial and pleasant dressing for daily use.

Two kinds: Greasy for dry and brittle hair; Non-greasy for greasy hair. When ordering, state the condition of your hair as exactly as possible; also say whether you would prefer the tonic without perfume.

JUNON Hair Tonic should be used in conjunction with the JUNON Hair Stains; as, while it will quickly restore strength and vigour to the hair, it will not injure the effect of the stains in any way.

1/-, 2/6 & 4/9 a bottle.

JUNON

Permanent

Hair Stain.

This is the only permanent and really satisfactory one-solution hair stain—absolutely harmless—perfectly natural tints—easily applied in one operation—defies detection—does not stain the Skin.

In Eight Standard Shades.

Black, Dark Brown, Medium Brown, Chestnut, Golden Chestnut, Light Golden Chestnut, Golden, Light Golden.

If you wish to restore your grey or faded hairs to their natural colour, send us a clipping of your hair where it is not yet grey or faded—and we will match the stain exactly to it.

Full Directions with every Bottle.

Securely Packed in Plain Package.

1/-, 2/9 & 5/6 a bottle.

JUNON

Aromatic

Bath Mustard.

Add it to your bath! Combines the medicinal and tonic properties of the time-honoured "mustard-bath" with water-softening and perspiration properties. Prevents chill after exposure—removes all signs of perspiration after exercise—alleviates rheumatic and muscular troubles—softens the hardest water and imparts a delicate aroma to the skin. Use it after golf, motoring etc. You don't know how really refreshing and invigorating a bath can be until you have tried a JUNON Bath-Mustard bath—it makes you feel FINE, even after the most exhausting day, and gives to the body that soothing, comfortable feeling that makes a good night's rest a certainty. Invaluable in all cases of insomnia.

1/6, 2/6 & 3/6 a box.

Obtainable of all Chemists, Stores and Dealers; or direct from the Manufacturers.

JUNON, LIMITED, 57, MARSHAM STREET, LONDON, E.W.

JUNON HAIR STAIN. JUNON BATH MUSTARD. JUNON HAIR TONIC.

JOHN BULL.

*Politics without Party—Criticism without Cant :
Without Fear or Favour, Rancour or Rant.*

Vol. X. No. 240.

Saturday, January 7th, 1911.

One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor, or the Publisher, at 67, Long Acre, London, W.C., according to whether they relate to Editorial or Business matters.

All editorial enquiries MUST BE MADE BY LETTER.

TO ADVERTISERS.

All applications for advertising spaces to be made to Messrs. Odhams Ltd., Advertising Dept., 67, Long Acre, London, W.C.

GAIETY. Manager, Mr. George Edwards.—Mr. F. Mouillot's Season. Every Evening at 8.45. **THE CAPTAIN OF THE SCHOOL.** At 8.15. Collaborators. Mats., Wed., Sat., 2.30. Ger. 2730.

THE PLAYHOUSE. Charing Cross. **CYRIL MAUDE.** Every Evening at 8.45. **A SINGLE MAN.** By Hubert Henry Davies. At 8.30. "Between the Soap and the Savory." Mats., Weds., Sat., 2.30.

THE PLAYHOUSE. **OUR LITTLE CINDERELLA.** (matinee only). Every MONDAY, TUESDAY, THURSDAY and FRIDAY at 2.30. **CYRIL MAUDE and MARGERY MAUDE.**

The John Bull League.

LEEDS BRANCH.

GRAND SMOKING CONCERT

will be held at the

GOLDEN LION HOTEL, LOWER BRIGGATE, LEEDS.

TO-NIGHT (THURSDAY), JANUARY 5th, 1911.

To commence at 8 o'clock prompt.

Chairman: **W. B. RUSSELL, Esq.**

Special Artists have been engaged.

Admission by ticket to be secured at the Hotel or from the Local Secretary—**Mr. D. A. MACDONALD, 24, Savile Place, Chapeltown Road, Leeds.**

PLYMOUTH AND DISTRICT BRANCH.

OPEN MEETING AND CONCERT

WILL BE HELD IN

THE CORN EXCHANGE, PLYMOUTH.

TO-NIGHT (THURSDAY), JANUARY 5th, 1911

CHAIRMAN: **JAS. STEPHENS, ESQ.**

Admission to Reserved Seats on production of Membership Badge, to be obtained from the Hon. Local Sec., **Mr. A. E. HUTCHINGS, 20, Albert Rd., Plymouth.**

ADMISSION FREE.

EX-LIEUT. ALLAN SUTOR

WILL ADDRESS

A PUBLIC MEETING

IN

THE GUILDHALL, PLYMOUTH,

THURSDAY, JANUARY 12th, 1911.

Doors open 7.30 p.m.

ADMISSION FREE.

Commence at 8 p.m.

BIRMINGHAM BRANCH.

TEMPERANCE HALL, TEMPLE STREET, BIRMINGHAM.

EX-LIEUT. ALLAN SUTOR

Will Deliver an Address on

"THE ARMY—FROM WITHIN AND WITHOUT."

FRIDAY, JANUARY 13th, 1911.

Doors open at 7.30 p.m.

Commence at 8 p.m.

ADMISSION FREE.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

VOL. X.

With this issue, JOHN BULL begins its tenth half-yearly volume—with a circulation and an influence unique in the annals of weekly journalism. The only credit we personally claim is that of having had the foresight to have seen that newspaper enterprise, with all its ramifications, had completely overlooked one vast field—that of the innate, latent commonsense of the British race. After all, that is the ultimate authority and power in the land, and we have been fortunate in giving it voice at a moment when it is called upon—as it is about to be—to save the country from the chaos and disaster towards which the combined forces of Party and Sect have been steadily leading it for the past fifty years.

A REQUEST.

Many readers have written asking in what way they can give us practical evidence of their appreciation. The answer is very simple. Let each of them get us one new reader. That will give us a circulation of two millions, and with that behind us, what may we not accomplish?

THE JOHN BULL LEAGUE.

And what of the League? We are about to issue its first Report, and with its local branches now in working order, an active campaign will be undertaken. What if it should run Business Government candidates at some of the bye-elections? Wait and see.

A PROBLEM FOR THE BISHOPS.

Writing under the blue sky of the French Riviera, it is difficult to keep pace with what is going on at home. Almost the only news which reaches us is that of further disasters, involving loss of life. Verily Christmas time is not entirely a period of human rejoicing. We are taught not to question the ways of Providence—otherwise we should venture to suggest that lately they have appeared particularly cruel. No doubt the Bishops can explain it all; we cannot.

HUMAN JUDGES.

One of the most genial and cheery men down here at the moment is Mr. Justice Horridge—whose elevation, together with that of Mr. Eldon Bankes and Mr. Lush, introduced a sorely needed human element to the judicial Bench. It now only remains for Messrs. Lawrance and Grantham to take their well-earned rest, and to be replaced by two more men of the world, and then, pending the retirement of Messrs. Phillimore and Ridley, we shall go along better than we have done for years. A deep knowledge of human nature is more valuable in a judge than all the book-learning ever stuffed into a cranium.

THE TARIFF REFORMER AT THE "TABLES."

Dropping into the "Rooms" at Monte Carlo the other day—of course, solely for the purpose of studying human nature!—we were amused to observe one of the leading Tariff Reform M.P.'s busy, at one of the tables, working out an elaborate "system." It rather shook our faith in his fiscal arguments, and we ventured to tell him so. But he was equal to the occasion. "I am just working out the exact odds," said he, "under our Free Trade system against the British manufacturer." Just then "Zero" came up. "There you are," he continued, "that is nothing to it!" So he, too, was there for educational purposes. How we M.P.'s do work!

A "PRAYER" FOR DOGS.

Apropos of "The Horse's Prayer," to which we referred in a recent issue, it is suggested to us by Mr. H. J. Cunliffe, of the United University Club, that somebody should write a similar prayer for dogs. He thinks this invocation might be included: "Oh, my master, do not overtax my powers by letting me run after you for long distances, while you sit at ease in your carriage, nor throw me into the sea or the pond in order to teach me to swim or to cleanse me. I shall swim more readily if you coax me and have patience with me, for I have nerves as you have, and when your object is to keep me clean, wash me at home instead." What a pity it is such prayers should be needed.

SOLDIERS AND "CHARITY."

If Mr. Basil Stothert, Chaplain to the Forces at Aldershot, could only see the number of letters of protest received by us from soldiers, he would never again appeal for Christmas cards for Sick Soldiers. We guess, as the Yankee would say, that the Chaplain has caused more swear words to be uttered during Christmas in some of the hospital wards than are made use of all the year round. If we know anything of the British soldier, he doesn't care a brass button for Christmas cards, and we should say he places about the same value on Chaplains.

QUESTIONABLE TASTE.

The Mr. Sandy McNab who bought 39, Hilldrop Crescent for £500 has either a keen nose for a speculation or a remarkable instinct for advertising. According to one issue of the *Era* he uses the cellar as a dark room for the development of photographs, and "he will be pleased to show any brother or sister artiste over the house if they will write him *en route*, and he will send photos." Another issue of the same theatrical newspaper tells how Sandy McNab and Co. "have been drawing record houses everywhere" in "that screaming absurdity, *The Egyptian Mummy*." In still another issue we find this advertisement: "Wanted, smart Lady Typist. Apply Sandy McNab, Crippen House, 39, Hilldrop Crescent, London, N.W. Letters only." From all this it will be apparent that the McNab is almost as successful in his sensational vulgarity as he is in his screaming absurdity. Has he ever thought of obtaining life-like models of Crippen and Le Neve and turning the cellar of his house into a chamber of—well, curiosities?

"PEARLS" BEFORE SWINE.

We are glad to see the Aberdeen Sheriff down on dishonest adulterators like John Tait Kindness, a local fish curer. The man sold a quantity of fish meal, used for feeding swine, having previously adulterated it with ground wood and ground shells. We believe in treating pigs with kindness; but not with this sort.

MISSIONARIES IN INDIA.

Apropos of Indian missionaries, the *Anglo-Indian Empire* has it that "hatless and bootless creatures are taken from pariah villages or town slums, baptised with Christian, Biblical, and European names, and clothed in caricatures of western frocks, breeches, and headgear as the sons and daughters of Britain's best." On this subject, we have a letter from Mr. A. H. Best-Permien, who writes from Gungur, in Southern India. He tells us that a missionary in India lives in ease and comfort, while hundreds around him are starving. "There is a missionary here," he says, "who lives like a king." It is not uncommon for an Indian native to allow himself to be baptised on the promise of an old suit and a pair of boots. We have often wondered where all the old boots and old clo' went.

A SCOTCH JEREMIAH.

Seems to us it is about time Arbroath and Forfar, also Dundee, bowed the head and bent the knee on the stool of repentance. "Woe unto thee, Arbroath," says the advertisement of "All the Colporteurs of the Tract and Colportage Society of Scotland," in the *Arbroath Guide*, "woe unto thee, Forfar, for if the mighty works which had been done in you had been done in Tyre and Sidon, they would have repented long ago in sackcloth and ashes. But I say unto you, it shall be more tolerable for Tyre and Sidon at the Day of Judgment than for you. And thou, Dundee, which art exalted unto Heaven, shall be brought down to Hell, for if the mighty works which have been done in thee had been done in Sodom it would have remained until this day. But I say unto you that it shall be more tolerable for the land of Sodom in the Day of Judgment than for thee." The Colporteurs of the Tract and Colportage Society of Scotland do not explain in detail what Arbroath, and Forfar, and Dundee have done to deserve this alarming punishment. True, Arbroath is noted for its export of potatoes, fish and paving stones, Forfar manufactures linen, and Dundee sells somebody's marmalade; but these mighty works do not strike us as entitling all or any of them to rank with Tyre, Sidon, or Sodom. However, they had better repent to save trouble.

AN UNKIND "PUNCH."

Mr. *Punch* is very unkind to our late opponent in South Hackney, Mr. King Farlow. Here is what it says about his complaint that the children threw mud at him and his supporters:—

Mr. King Farlow, the Unionist Candidate in the recent contest in South Hackney, has written a strong letter to the Press to protest against the stone-throwing by children which was such an ugly feature of the fight, he and his chauffeur being hit. While heartily endorsing the protest, we cannot, at the same time, help rejoicing at the fact that a nation of marksmen is apparently springing up at last.

WHY NOT GAMA?

We understand that Baron Albrecht von Knobelsdorff Brenkenhoff, who was for ten years an officer in the German Army, has been appointed official instructor to the City Police in wrestling and the art of self-defence. Will the Commissioner of Police kindly tell us if there are no ex-British Officers or Non-Commissioned Officers who were eligible for the post? We have no doubt that the Baron is a most efficient instructor, but if we have to go outside these Isles for a specialist in wrestling, well—why not give Gama a chance?

WHO WERE "THE HEATHEN"?

We observe that the London Charities received amongst them about eight millions last year—of which "the heathen" got about half.

HUMOUR AND LAW SUITS.

We are very glad to hear that a brace of judges have decided that the administration of justice must not be made a plaything. That *matinée* hat scandal was indeed a bit thick, but are not most lawsuits more or less in the nature of practical jokes? And what about judicial jests? And, now that French humorists have gone on strike and a *Punch* contributor has left £1,100,000 sterling, there is so little humour left in the world that we are not quite sure that we can afford to dispense with it altogether, even in the Law Courts. Besides, one of our occupations would be gone.

POST-LOCKING THE DOOR.

Talk of the humours of the law! We must really go to Ireland to find them properly developed. The Lord Mayor of Cork was elected in January, 1910, by 22 votes to 21, himself in the chair. A dispute arose as to whether one voter had had an opportunity of voting, and the Lord Chief Justice's jury decided that the election was perfectly in order. Then, of course, came an appeal, and the Lord Chief Baron has decided that the election is void. But by this time the year of office had but a week or two to run! Think of all the costs and labour and argument involved in ousting an official just at the moment when his office automatically expires! If savages or imaginary people in a book by Swift or Voltaire behaved like this, what fools we should consider them to be!

THE WEEK'S "CHESTNUT":—

"My brain is on fire," tragically exclaimed Mrs. Bob, as she threw herself down on the sofa.
"Why don't you blow it out then?" absentmindedly replied her husband.



SOME PEOPLE WHO WOULD NOT WELCOME A BUSINESS GOVERNMENT.

"John Bull's" Biscuits.

NOTICES.

AGE.—Biscuits are not given to general servants "a la seg." or to volentiers of 8 years of age. The ages of the former are often incontestable, while the latter may be enjoying their second childhood.
PATENT MEDICINES.—We do not give biscuits to patent medicine vendors for the injunction to the public to get "the same pills as Mr. Robinson had."
BRIDEGRROOMS.—No more wedding cake for these harmless, necessary adjuncts when they go away "in a costume of rose vixen, trimmed with lace, with hat to match." They evidently foresee who is destined to wear the breeches, and they are lucky to get away at all.
MARRIAGES IN THE DEATHS' COLUMN.—No biscuits for these. They are offered the grave of love.
LODGERS.—No biscuits for widows who want young men to share room. Most of them do.

For making the following remark to a defendant: "When you were before me on the last occasion I said there were no mitigating circumstances: there are LESS this time."

MR. GILLESPIE (according to *The Stratford Express*)
TAKES THE BISCUIT.

For publishing the following in a report of a Police Court case: "A veterinary surgeon was called, and, after giving the horse a drink, the LATTER said it was starved, and suffering from a contagious disease."

THE BETHNAL GREEN NEWS
TAKES THE BISCUIT.

For advertising: "See the wonderful Brighton United Twin Sisters. They are alive! THEY ARE BRITISH BRED AND BORN, not German. PATRONISE HOME INDUSTRIES,"
THE PROPRIETORS OF STEWART'S WAXWORKS
(High Street, Edinburgh)
TAKE THE BISCUIT.

For publishing the following report: "Mr. Grace wore a cork jacket, which would keep him afloat. But after a few hours in the water in December a man would become so numbed that he would lose unconsciousness."

THE SOUTH WALES DAILY MAIL
TAKES THE BISCUIT.

For stating in its Police Court report that: "A man aged SIXTY, charged at Highgate with begging, was said to have accosted people in the street, explaining that he had to support his mother, who was SIXTY-THREE years of age,"
THE EVENING STANDARD & ST. JAMES'S
GAZETTE
TAKES THE BISCUIT.

For stating that: "One voter came all the way from Wales, while in three instances DEAD men, who must have come even a longer journey, recorded their votes. In these cases impersonation is alleged, and proceedings are threatened."
THE FAVERSHAM AND NORTH-EAST KENT
NEWS
TAKES THE BISCUIT.

For stating that "the submarine stood by, and some of the men got on her, AND ALSO A NEIGHBOURING BARGE,"
THE LANCASHIRE DAILY POST
TAKES THE BISCUIT.

For the following advertisement: "We repair your boots and shoes by methods PECULIAR to ourselves, by which your boots and shoes are made TO LOOK, TO FEEL and to wear again like new."
MR. W. J. HODGSON (of Guisborough)
TAKES THE BISCUIT.

For the subjoined report: "Milk, mind you, is not the only egg in the farmer's basket, because the beef trade has been good enough for a long time now to offer considerable attraction, and possibly milk may have in some cases been neglected on this account."
THE MARK LANE EXPRESS
TAKES THE BISCUIT.

For stating that Ireland "has been too long looking for compliments from England—asking for PEERS, harbours, roads and other necessities from the days of Butt,"
THE GALWAY EXPRESS
TAKES THE BISCUIT

SPIERS AND POND'S METHODS.

HOW THEY DEFRAUD THE PUBLIC.

THE FOUNDERS OF SPIERS AND POND.

Some forty years ago two Australians, by name Spiers and Pond, came to this country and discovered how a great fortune was to be made. At that time there was no place where one could get a lunch served properly at a cost within the reach of modest pockets. Messrs. Spiers and Pond recognised the want, and set themselves to work to supply it. Soon restaurants in their names appeared in busy London centres, and were at once appreciated and supported by the public. For they gave what the public had long been asking for—wholesome food, well cooked, properly served, at fair prices, with liquor to match.

But in the course of time changes in the management became necessary. Messrs. Spiers and Pond had made their "pile," and it was only natural that they should wish to enjoy it more fully than was possible whilst they continued to give close and continuous service to the business. And so a joint stock company was formed to take it over, these gentlemen being directors.

"OTHER TIMES, OTHER MORALS."

Years passed, and the management passed into other hands. The new men, or some of them, thought they were wiser than the old—thought they could go "one better" than the men who had built up the business. Not that they had any original ideas to place at the service of the company. Their notions of what was best to be done to increase the profits of the company were essentially crude. The business had been built up on the basis of giving the public a fair return for its money. It is related of a famous brewer who made a great fortune that he was in the habit of going to the vat and tasting it, when he would say, "Still rather poor, my lads; give it another cast of malt." The brewer put his character into his beer, and it won for him a world-wide reputation which meant, among other things, immense fortune. His was the theory upon which Messrs. Spiers and Pond worked—to deal generously by the public, in the belief that the public would recognise it, and would reply by giving profitable custom. But the new men at Spiers and Pond's thought this an old-fashioned way of doing things. They made calculations, and satisfied themselves that if they gave an inferior article the public would not recognise it, and the profit would be all the greater. And they acted upon the theory. They began to act upon it even before the £10 shares had reached the £28 at which at one time they were quoted, and they continued to act upon it long after more honest, or more experienced, men warned them that sooner or later it would spell disaster.

NEW WINES FOR OLD.

To give one instance. They have been in the habit of taking new brands of wines and spirits, sometimes fairly good, sometimes not. The liquor with which the public were familiar, and for which they asked, could no longer be got at their bars. Instead, they were offered other liquor of which they knew nothing, and which, when tried, they did not appreciate. The management did not take these new brands for the fun of the thing; they demanded large bonuses from the manufacturers as a condition of using their goods. In this way, and many others, they treated the public badly, and just as in the old time the public responded generously to generous treatment, so afterwards, with the new management, they resented new ways, and went where they could get better value for their money, the result being that to-day the ordinary shares of Spiers and Pond are practically unsaleable, and shareholders are accustomed to the passing of the dividend.

THE MINCEMEAT FRAUD.

But all this may be excused by some on the ground that the company were within their right in selling less-known stuff, and if the public are fools enough to buy it they must pay for their folly. Whatever the value of this explanation, we have had brought to our notice another practice of the company, which even the subtlest casuist would find it difficult to defend. A day or two ago a man came to us and told us that Spiers and Pond were defrauding the public in the matter of their mincemeat. Our visitor, while in the employment of the company, was engaged in filling the jars, and he tells us that he was directed not to put more than 12 to 13 ozs. in a 1lb. pot. When he expressed some surprise he was told, "You are working for the company, not for the public."

WE TEST THE WEIGHTS.

We found it difficult to believe that Spiers and Pond had stooped to this sort of thing, and so we sent down and bought a 1lb. pot, for which we paid and took a receipt. The receipt acknowledged payment for "1lb." of mincemeat. We carefully weighed the mincemeat, and we found it to be but 12½ ozs. Thinking it just possible that this might have been an accidental shortage, we sent down another messenger, directing him to purchase another 1lb. pot and a 4lb. pot of mincemeat. Again the 1lb. pot weighed 12½ ozs., and the 4lb. pot 3lbs. 5ozs. Again we took receipts, and the one testified to the payment for "1lb." of mincemeat and the other to the payment for "4lbs."

This is what we call defrauding the public. Of course, if you charge 9d. for 1lb. of mincemeat and you supply only 12½ ozs., you make a greater profit than if you are an honest tradesman and supply 16ozs.—just as, for the moment, you are richer if you put your hand into another man's pocket and take from him a £5 note. But, as in the one case you are pretty sure to find yourself in gaol sooner or later, so in the other it may be predicted with great confidence that the traders who stoop to dishonesty and fraud upon the public will kill their business.

HONESTY THE BEST POLICY.

And the folly of it all! There is an old adage that tells us that "Honesty is the best policy." That is a truth that men of the world, remembering how knavery flourishes upon occasion, are sometimes tempted to question. Nevertheless, it is a truth. Twenty years ago Messrs. Spiers and Pond's £10 ordinary shares were quoted at £28. To-day, the Ordinaries can be bought for as many pence. At £28, the share returned a fair interest to the holder, for the company, still enjoying the great commercial asset of the reputation created by the honest dealings of its founders, was making large profits and earning large dividends. To-day, one might as well throw one's money into the Thames as buy the ordinary shares for thrice ten pence. Shrewd management, enterprising management—above all, *honest* management—would have kept the shares at a high value, and all concerned with the company, directors and shareholders, and the public, would have benefited. But a different course was pursued. Up-to-date management of the kind we are accustomed to associate with Yankee shrewdness took the place of old-fashioned English ways, and the result is what we see. But whilst many deplore the decadence of a great business like that of Spiers and Pond, few, we take it, have hitherto thought its managers capable of stooping to the petty pilfering we pillory in this article.

REFORMATORY SCANDALS.

THE GERMAN — AND THE BETTER — WAY.

We respectfully direct the attention of the Secretary of State for Home Affairs to a trial that has just taken place in Germany. The facts which led to the trial bear some resemblance to those made public by us as relating to the Akbar Industrial School. Pastor Breithaupt was Director of the Boys' Reformatory School at Meiltchen, near Berlin, and he and eight of his subordinates were indicted for being grossly cruel to the lads committed to their care. These acts of cruelty were, as far as we can gather from the report of the proceedings before us, much the same as those charged against the Superintendent and his subordinate at the Akbar School, and the defence is what might have been expected, namely, that the accused were of an extremely unruly character, against whom it was necessary to resort to stern measures.

We have no special concern with the management of this Industrial School near Berlin, but we direct attention to it so as to contrast the methods of the German Government—a Government not supposed to be squeamish in matters of discipline—with the procedure that commends itself to our own officials responsible for the proper control of industrial schools. In Germany, when there is reason to suppose that the head of a school has been guilty of gross cruelty, they put him upon his trial before a public tribunal and charge him with a criminal offence. What has been done in the similar case at the Akbar School?

Our exposure of the horrors committed at that school compelled the Government to institute an enquiry, but what was the nature of such enquiry? The Under-Secretary of State undertook it and he was assisted by a legal adviser, whose one object apparently was to try to trip up the witnesses, to ignore the substance of the charges, and to dwell upon any technical irregularities that he might be able to discover. When we asked the Home Secretary to be permitted, at our own cost, to brief counsel on behalf of the witnesses we had named as able to give cogent evidence, our application was refused. And yet it was an application that was not only not irregular, but should have commended itself to the Home Secretary. When an officer in the Army or Navy is charged with misconduct he is permitted to have counsel to represent him, and so when other persons are charged with offences they are permitted to be represented by counsel. In this case it was very desirable that the witnesses to be examined by Mr. Masterman should have the assistance of counsel. They were men in a humble walk of life, whose character for veracity was at stake, to whom the result of the trial meant very much, and they were not accustomed to enquiries of the sort. It was therefore only fair that they should have the moral support afforded by the presence of counsel watching the case on their behalf, as a sort of counterpoise to counsel on the other side, whose object was to entrap them.

Contrast, again, the treatment of the German Pastor with that of the Superintendent of the Akbar School. The one was put upon his trial in a criminal court, the other is permitted to remain in charge of two hundred odd boys whilst his own conduct is being enquired into. There is no other department in the public service where the head of it, charged with gross misconduct, would be permitted to remain in office whilst the charges against him were being examined. But in this case, where it was doubly necessary that the men in charge should be suspended whilst their conduct was examined—doubly necessary because the boys over whom they had control were the outcasts of the gutter—they are allowed to remain in control.

What has happened? The result might have been expected. We have before us a letter from a Liverpool correspondent, who writes:—

Beuttler and Lovelock are still in authority, and witnesses suspected of speaking the truth have been "on the carpet" before Beuttler and asked if they were loyal.

Is that true? We have no doubt of it. Only a few weeks ago two witnesses were charged before the Liverpool magistrate for running away from the school. They pleaded gross illusage, and begged that they might be sent to gaol rather than placed at the mercy of the brutes in charge of the Akbar Reformatory School. We placed the matter before the Home Secretary, and urged him once more to suspend the two men whilst they were upon their trial, but he refused. Why? Our readers must answer that question for themselves.

"CHRISTMAS IN HEAVEN."

TERRIFIED BY A SPIRITUALIST.

MOTHER AND SON TIE THEMSELVES TOGETHER AND JUMP INTO THE SEA.

The following incident happened a couple of days before Christmas. Presenting a pitiable appearance, a mother and son were charged at Worthing with attempted suicide. The name of the mother was Salenza de Roma, and her son Loyale. They had walked from Brighton, with the intention of making their way to Devonshire. When they arrived at Worthing they were overtaken by darkness. Being quite destitute, and seeing the sea in front of them, they determined to die. Tying themselves together, they endeavoured to drown themselves, but the incoming tide washed them ashore again.

Brought up before the local Magistrate, the boy remarked, "We wanted to die together and spend Christmas in Heaven." The mother stated that they had suffered dreadfully, or they would not have taken the step they did. To Dr. Wiggins, who attended them, the mother gave a long and sad account of her life. This, we understand, he communicated to the local police. So improbable was her story that it was thought she was insane. Dr. Wiggins, however, refused to give a certificate. Mother and son were remanded for trial, and in the meantime were placed under the care of the Court Missionary. Such is the simple Christmas story told at Worthing.

Now we come on the scene. Our representative went to Worthing, interviewed mother and son, and learnt their terrible story, and it is only because that story has been ignored by the police that we publish it in these columns.

Salenza de Roma is a well-educated and refined Italian lady. She is 37 years of age, and her son is aged 16. She is a widow. Her earlier life we need not enter into, but simply state that seven years ago she met at a Spiritualist meeting a person by the name of George Brown. He was known also by the name of "Professor," and he seems to have at once got both mother and son entirely under his influence. They lived together in different parts of London and the Continent. At intervals, however, Brown used to clear out of the country for months at a time, but before going he invariably told the lady that he might be back at any moment, and that if she dared to go out of doors she would surely die, as he had the power of life and death in his hands. When at home he would sleep with a dagger under his head. He would strip himself naked, oil himself all over, take the dagger in his hand, and would stand praying to what he called the Spirits of the Departed for hours. In one flat which they occupied his ravings became so noisy that the neighbours complained. Then he removed.

The man, during the whole of these seven years, was never known to do a day's work, yet he always had plenty of money, dressed well, and frequently rode about in motor cars. He never took meals at home, and practically starved both mother and son.

Several times Brown would go away for months at a time. On these occasions they were told that he had gone to Australia. It will no doubt be asked why this woman did not break away from the man during his long absence. We can only give her own answer. "I was terrified of him. He told me if I ran away from him he would tell the spirits to kill me; then he would take my boy."

Now we have made a good many enquiries with reference to this man Brown, and he is either a champion charlatan or a raving madman. If he is the former, he ought to be dealt with by the police for terrorising women. If the latter, he should certainly be placed at once in an asylum. But in either case he should be under lock and key.

THE MORALS OF BIRMINGHAM.

A FEW SUGGESTIONS TO THE LOCAL POLICE.

Several letters have reached us from well-known Birmingham residents, asking us to draw attention to the state of things in that city, and offering to assist us in our investigation. Some of these were of so serious a nature that we decided to send down our Special Commissioner.

OUR SPECIAL COMMISSIONER'S REPORT.

I spent three days in Birmingham. They were Saturday, Sunday, and Monday. As one who knows the large industrial centres of Great Britain, I can truthfully affirm that the streets of that city are in no sense worse than the streets of any other large place; that it is not true, as alleged in private letters to us, and in published letters in the *Birmingham Daily Mail*, that they are parades of squalid vice. That a certain number of "unfortunates" are to be found cannot be denied, but to say that they force their attentions on any person not on the look out for them would be doing them, and the City, a great injustice. So far as the morality of their streets is concerned, the citizens of Birmingham have nothing to be ashamed of. Indeed, they compare most favourably with those of London.

A DEN OF INFAMY LOCATED.

But there is another side of the question, and I wish I could give as good a report of the traffic in young girls as I have been able to give upon the morality of the streets. There is evidence that white slave traffic in its vilest form is carried on in Birmingham—not in the streets, but in private, and by persons who pose as respectable tradespeople. I shall here give one such example, and leave the proper authorities to take action.

"Ye Olde Antique Shop" stands at the corner of Buckingham and Hampton Streets. It is not a pleasant-looking shop—nay, I will go further and declare it to be a dirty-looking place. In the windows are to be seen old china and all kinds of antiques and curios. In short, it is just the kind of shop one may visit without suspicion being aroused. It is astonishing the number of persons who call there—and all after curios! Well, I visited the shop also, on the look out for a curio—and I found it in the form of the proprietress. As the woman was not out of bed I was shown up to her room. You may imagine my surprise when I entered an apartment not only out of keeping with the premises below, but furnished on a most lavish and luxurious scale. The old hag was in bed. She is a woman of fifty or over, with dead, fishy eyes, a yellow parchment skin—as repulsive as it is possible to imagine.

A "BARGAIN" IN FLESH AND BLOOD.

Without any preliminaries we got to business. "Are you the gentleman who has called about the young girl?" "Yes, I am the gentleman. I believe you can supply young girls?" I said, and she commenced to jabber about one she had in view, for all the world as though the child were china, or some curio in her shop window. The girl she had was 16 years of age, had only just left school, was at the present time in the country, and it would take a couple of days to get her. Would I like her at once? My reply was that I could wait for a day or two. Then we went into the question of price. The price asked was only equal to that which would have bought the grandfather's clock that stood in the old hag's shop.

"You have other girls living here?" I said. "Yes," was her reply, and she called one down from a room above. "Too old for you?" she said on introducing me. The girl was about 20 years of age, but my reply was "Yes." Disappointed, the girl departed, and I continued my bargaining. I explained that I was leaving Birmingham for a few days, but would write to her on my return, making an appointment to call to meet the girl. Then I left. And glad I was to get out of the sordid atmosphere.

Now this woman has been the keeper of this establishment for close upon twenty years. The two young girls who live with her have been there eighteen months. In addition to these permanent lodgers, the house is one of accommodation for casual callers. It is situated in a densely-populated district, and badly needs the attention of the police. There are others to which I may draw their attention later. It is not, as I have said, the streets of Birmingham that require purging, but certain dens that flourish right in the midst of thickly populated districts.

POTTED POLITICAL PANTOS.

By "RETLAW."

BUSINESS: OR, THE TRIUMPH OF COMMONSENSE.

SCENE: A Corridor in the Houses of Parliament.

Enter LORD ROSEBERRY.

It can't be true! The furrow I have trod,
Turning, methought, an unproductive sod,
Fed by the sun of Sense and Thought's clear rain,
Shows signs, at last, of growing useful grain.
The Party weeds, which choked the fertile soil,
Begin to wither, and reward my toil;
Whilst here and there a tiny blade appears,
And cheers me for the hopelessness of years.

Enter THE PARTY DEMON.

If any power is left in me,
Dashed, smashed, and bashed you'll shortly be;
Not only you, but *all* of those
Who dare to tread on Party's toes;
There's young Belloc, and Harold Cox—
Already I have given *them* socks!
Whilst as for he of Hackney (South),
Some day, perhaps, I'll close *his* mouth.
A similar fate I will provide
For all who join the Business side.

Chorus of PARTY HACKS.

Faithful, docile hacks are we,
All obedient to the whip,
Blinkered so we cannot see,
Lest we give our boss the slip,
Nibbling chaff, we stand content—
For us no stronger food was meant.

Broken-spirited, we trot
Through the lobbies day by day;
To be driven is our lot,
And we dare not utter "neigh!"
Spavined, wall-eyed, broken-kneed,
We're our master's favourite breed.

FIRST INDEPENDENT M.P.

Was ever seen a more degrading sight?
Intelligence obscured by Party spite!
For nobleness of spirit I would back
The horse—but save me from the Party Hack!

SECOND INDEPENDENT M.P.

Such hammer-headed brutes, I say,
Should be, in mercy, put away;
Such skewbald crocks are only fit
For cats'-meat, on a wooden spit!

THE PARTY DEMON.

My faithful brutes you shall not thus decry,
Or, if you do, I'll know the reason why!
Though they be "roarers," though their hides be tick,
Of this be certain—they *know* how to kick!
Horrid his fate whoe'er my drove attacks,
Torn to small pieces by tame Party Hacks!

Enter the BUSINESS SPIRIT.

Avaunt, thou Demon! And your drove, away!
Party, and Party Hacks, have had their day.
The spirit of the nation now demands
That government shall be in business hands.

Chorus of PARTY HACKS.

Neigh! neigh!! neigh!!!
We will *not* go away—
We love the curb and snaffle bit,
And scarcely feel it when we're hit;
We love the chaff we're given to chew,
We love the girth and crupper too;
If we were once allowed to stray
We greatly fear we'd lose our way.
Neigh! neigh!! neigh!!!
We will *not* go away!

THE BUSINESS SPIRIT.

Each Party Hack and Noble Ass
Will forthwith be put out to grass.
Gee up! Get over! Clear the way!
Business is now the order of the day!

Exit PARTY DEMON and PARTY HACKS, with much kicking,
squealing, and biting.

[CURTAIN.]

A GLASGOW correspondent complains of the Status Agency,
whose head office is 81, St. Vincent-Street, Glasgow.

"ADOPTED" CHILDREN.**AN EX-CONVICT'S COMPLAINT.**

A correspondent sends us his complaint, which seems to us to have much force in it.

In December, 1905, he was convicted and sentenced to a term of five years' imprisonment. Shortly afterwards, he was informed by the Governor of Wandsworth Prison that his three little children had been "adopted" by the Guardians of Islington.

On his release on licence in April last, the man wrote to the Chairman of the St. Mary's, Islington, Board of Guardians, asking that he might be allowed to visit or correspond with his children, and was informed that if after 6 months he could produce good references his application would be granted.

Since his release he has been able to find employment, first with the L.B. and S.C. Ry. Co., and for the last two months with the Brighton Corporation, in whose service he remains.

In November the 6 months expired, and our correspondent renewed his application to correspond with his little ones. After waiting a fortnight for a reply, he again wrote, and the answer we give below:—

In reply to your letter addressed to the Chairman, in which you state you have received no reply to your letter of the 11th ult., I have to inform you that on November 30th last the decision of the Guardians was given in the following terms:—"I have to inform you that the application contained in your letter of the 11th inst. has been refused."

Now, if the statement of our correspondent is correct, there has been a decided breach of undertaking on the part of the Guardians of the Poor of the Parish of St. Mary's, Islington.

Our correspondent goes on to say:—

Is it possible that in a Christian country like England, the centre of civilisation, a man who perhaps through force of circumstances falls, is to be literally robbed of his children?

If I had continued to live a shady sort of existence after my release there would have been some excuse for the severe measure they have taken, but when, as in my case, a man succeeds in going straight and works honestly for his living, he is entitled to the comfort his little ones alone can afford him.

The Guardians of St. Mary's, Islington, or their Clerk, may be able to answer this complaint. To us it seems unanswerable.

"JOHN BULL" AT HOVE.**WE ARE PREACHED ABOUT AT THE SUSSEX WATERING PLACE.**

On New Year's Day, the Rev. E. J. B. Kirtland, B.A., B.D., President of the Hope Brotherhood, which is domiciled in the Wesleyan Church, Portland Road, Hove, Sussex, delivered a vigorous and interesting address on the subject of "John Bull." Owing to the enormous popularity of our journal, and the degree to which it has come to monopolize the designation "John Bull" in the mind of the public, the speaker found it necessary to preface his remarks with the assurance that the subject of his address was not the most wonderful journalistic success of the age, but "John Bull," the traditional personification of the British genius. However, in the course of his preamble the rev. gentleman made some very complimentary references to this journal, applauding the attitude it takes up with regard to party politics, public scandals and other important questions. We are obliged to the rev. gentleman for giving us so valuable an advertisement amongst the members of his Brotherhood, which association, under his energetic and virile leadership will, we trust, enjoy all the success it merits. If Mr. Kirtland could persuade his brethren to join the local branch of the John Bull League in a body, he would place us, and all who hope and labour for a Business Government, still more deeply in his debt.

The somewhat curtailed balance of the rev. gentleman's discourse was devoted to a scathing indictment of the various evils and abuses at which JOHN BULL has been tilting since its inception.

WHAT IS YOUR NUMBER?

See page 11. of cover:

"A PLEA FOR FOREIGN MISSIONS."

With reference to the article under the above heading which appeared in JOHN BULL of December 17th, the following verses, by O. Goodrich (evidently suggested by Dickens' "Bleak House"), are sent us by a reader:—

"BORRIOBOOLA-GHA."

A stranger preached last Sunday, and crowds of people came

To hear a two hours' sermon on a theme I scarce can name;
'Twas all about some heathens, thousands of miles afar,
Who lived in a land of darkness, called "Borrioboola-Gha."

So well their wants he pictured, that, when the plates were passed,

Each listener felt his pockets, and goodly sums were cast;
For all must lend a shoulder to push the rolling car
That carries light and comfort to "Borrioboola-Gha."

That night their wants and sorrows lay heavy on my soul;
And deep in meditation I took my morning stroll,
Till something caught my mantle with eager grasp and wild,

And, looking down in wonder, I saw a little child—

A pale and puny creature, in rags and dirt forlorn:
"What do you want?" I asked her, impatient to be gone.
With trembling voice she answered, "We live just down the street,

And mother she's a dyin', and we've nothin' left to eat."

Down in a dark, damp cellar, with mould o'er all the walls;
Through whose half-buried windows God's sunshine never falls—

Where cold, and want, and hunger crouched nearer as she lay,

I found that poor child's mother gasping her life away.

A chair, a broken table, a bed of mouldy straw,
A hearth all dark and cheerless—but these I scarcely saw;
For the mournful sight before me—so sad and sickening,
oh!

I had never, never pictured a scene so full of woe.

The famished and the naked, the babes that pine for bread,
The squalid group that huddled around the dying bed—
All this distress and sorrow should be in lands afar:
Was I suddenly transplanted to "Borrioboola-Gha"?

Ah! no; the poor and wretched were close beside my door,
And I had passed them heedless a thousand times before.
Alas! for the cold and hungry that met me every day
While all my tears were given to the suffering far away!

There's work enough for Christians in distant lands we know;

Our Lord commands His servants through all the world to go

"Not only to the heathen!" This was the charge to them:

"Go preach the Word, beginning first at Jerusalem."

Oh, Christian! God has promised whoe'er to such has given
A cup of pure cold water, shall find reward in heaven.
Would you secure the blessing? You need not seek it far;
Go find, in yonder hovel, a "Borrioboola-Gha."

OUR CHRISTMAS TREATS TO THE POOR.

Next week we shall give a short account of what, aided by the generosity of our readers, we were enabled to do for the poor at Christmas. Meanwhile, we have to acknowledge the following additional donations:—

E. B., 5s.; "Sympathisers," 1s. 6d.; A. J. Lea, 2s. 6d.; G. Taylor, 1s.; A. N. M., 2s. 6d.; J. Burston, 20s.; "District Nurse," 2s. 6d. and cards; "Statham," 2s. 6d.; Mrs. Younger, 10s.; "Buttons," 2s.; Edward de Marney, 21s.; "Tired Tim," 1s.; "Emma," 2s.; "Gerald Graham," 1s.; P. B. L., 2s. 6d.; "Chemist" (Shildon), 2s.; "W. Rest Mummery," 5s.; "Billy Grub," 2s. 6d.; "Cockney in Exile," 1s.; "A," 2s.; J. H. Broming (Lyndhurst), 5s.; A. G. N., 2s.; G. S. Andrews (Canada), 10s. 6d.; H. K., 21s.; A. T. G., 10s.; Phyllis Goy, 125 farthings; Robert Machts, 2s.; R. W. A. (Wilts), 20s.; R. J. M., 5s.; "Xmas Party Collection," 4s.

DR. COOK TELLS THE TRUTH.—II.

THE TRUE STORY OF HIS NORTH POLE EXPEDITION

TOLD BY HIMSELF.

(Exclusive for Great Britain to JOHN BULL.)

EDITORIAL NOTE.—In our last issue, we commenced the publication of Dr. Cook's striking narrative of his attempt to reach the North Pole, stating that we did so entirely upon its own merits. Dr. Cook's attitude towards the scepticism with which his claims had been received, is summed up in the words:—"D'd I reach the North Pole? Perhaps I made a mistake in thinking that I did; perhaps I did not make a mistake. After mature thought, I confess I do not know absolutely whether I reached the Pole or not." The initial instalment gave the Doctor's vivid picture of his early struggles to obtain a livelihood in the medical profession; of the longing to invade the Unknown which seized him, upon reading in 1891 of Perry's projected expedition to the Arctic—a longing which he was allowed to gratify, accompanying the explorer as a volunteer. Sketching his humdrum life upon his return, he described his determination to return again to the Frozen North—seizing the opportunity offered him by Mr. John R. Bradley, a well-known big game hunter, to do so. His last money went in the purchase of extra supplies, in anticipation of being able to make a dash from the ship towards the Pole. His determination was carried into effect when Mr. Bradley's party, in August, 1907, reached Annoatok, the most prosperous settlement on the North Greenland shore, where he found immense stores of meat, experienced natives, and hundreds of dogs in prime condition.

Dr. Cook makes a moving appeal for a fair hearing of his side of the case—he asks that the world's verdict should at least be that his claim to personal honesty and bona fides be granted. We feel sure our readers will suspend their judgment until he has placed his statement before them.

I would try, I told myself; I believed I should succeed.

I informed Mr. Bradley of my determination. He was not over-optimistic about success, but he shook my hand and wished me luck. From his yacht he volunteered food, fuel, and other supplies, for local camp use and trading, for which I have been thankful. We returned to Etah, where ship supplies and my own emergency equipment, ample for my campaign, were brought on deck. On September 1st we tripped the anchor and put out for Annoatok. Despite a troubled sea, we landed the supplies in about thirteen hours, pressing the launch, all the dories, and a number of Eskimo boats into service.

When I had announced my purpose, many of the crew volunteered to accompany me. Of these I selected Rudolph Francke, now one of the Arctic enthusiasts on the yacht. He had shipped, as cook, for the experience of an Arctic trip. He was a cultured young German, with a good scientific schooling. He was strong, good-natured, and his heart was in the prospective work. These were the qualities which made him a very useful man as my sole companion.

I bade farewell to Mr. Bradley, and not long afterwards the yacht moved slowly southward and faded gradually into the distant horizon. I was left alone with my destiny.

THE REAL BEGINNING OF MY OWN EXPEDITION.

My life from this time onward was a curious combination of outward impressions and introspective experiences. I want to explain this as clearly as I can, as it bears largely upon the interpretation of this story.

Remember that, with the exception of Francke and a tribe of wild people, I was alone during an entire Arctic winter. I became introspective. While my hands were busy, building sledges, cutting meat, I was planning this journey, struggling mentally over the frozen fields of ice, meeting difficulties and conquering them.

I want you to understand this thing was no casual jaunt with me. All my life hinged about it, my hopes were bent upon it; the doing of it was part of me, and instead of a mere physical journey it became a psychic experience, a nightmare.

My plans of action, I want to emphasise, were not haphazard and harebrained. Logically and clearly I now mapped out a campaign. It was based upon experience in known conditions, experience gathered after years of discouragement and failure.

I aimed to reach the top of the globe in the angle between Alaska and Greenland, which had not been tried. With Annoatok as a base of operations, I planned to carry sufficient supplies over Schley Land and along the west coast of the game lands, trusting that the game along this region would furnish sufficient supplies *en route*, to the shores of the Polar sea. With men and dogs living on fresh meat, I figured that they would be in the best condition for a dash over the circumpolar ice. This journey to land's end would also afford a test of every article of equipment needed in the field work, and would enable me also to choose from an entire tribe of Eskimos those most able to endure the rigours which lay before us.

At Annoatok we erected a house of packing boxes. There,

during the long Arctic night, full preparations for the journey—the building of sledges, drying of meat, gathering of furs, and the making of clothing—were completed. It was a time of breathless industry. Every one of the two hundred and fifty Eskimos was actively employed.

I was buoyed by a feeling of elation—by the feeling that the Pole would be ours. Practical as were all my preparations, they were but the working out of an ideal pilgrimage to which such practical things as sledges seemed merely accessories. My nights were filled with the quest, and in my dreams I felt the rush over fields of silver and the struggle over icy battlements.

In January, 1908, several sledges were sent out from Annoatok to explore a route and to carry advance supplies. Ten Eskimos and myself, driving 103 dogs, and drawing eleven heavily-stocked sledges, started on February 19th, 1908. The dismal pall of the heavy long night was lifted for a few hours. The temperature was very low.

In going from the frozen Atlantic waters at Flagler Bay over and into Bay Fjord, we passed beyond the haunts of men into a realm of an undisturbed Eden of boreal creatures. Musk oxen, bears, wolves, and smaller game made life easy for us. We lived like kings, in palaces of snow, eating literally the fat of the land. This food gave us a savage ferocity which imparted just the tone of endurance and daredevil resolution that we required.

WIDELY QUOTED MISSTATEMENTS.

The temperature ranged from 60° to 83° F. below zero—steadily about 100° below the freezing point—during much of this journey. This temperature of 83° below zero, Fahrenheit, was the lowest encountered. I have been held responsible and widely criticised for citing a temperature of minus 83° Centigrade, which was the misquotation of a reporter who met me on the *Hans Egede* off the Skaw, the northernmost point of Denmark, before my arrival at Copenhagen.

I have been quoted, by the same reporter, as declaring that I had discovered and traversed 30,000 square miles of new land. What I did report, and believe, was that in my journey I had passed through an area wherein it was possible to declare 30,000 square miles—a terrestrial unknown of water and ice—cleared from the blank of our charts.

I did discover what I believed to be land, on March 30th, 1908. This was an irregular mountainous line along the horizon to the westward, extending for about fifty miles between the 84th and 85th parallels, close to the 102nd meridian.

I have been quoted as describing this as "a paradise for hunters," and criticised on the ground that animal life does not exist so far north. Whether animal life existed there, I do not know, for the impetus of my quest left no desire or time to investigate. I passed the last game at Heiberg Land. That I may have made a mistake in estimating the attainment of the Pole, and that I may have made errors in observations, I am willing to admit; but in fairness to myself I do deny the misstatements wrongly attributed to me.

Along the way to land's end, particularly in Bay Fjord and on the ice in Eureka and Nansen Sounds, we found, as anticipated, an abundance of game, musk ox, bears, and hares. We did not require any of the supplies brought from Greenland. This may seem a small instance, but in

my mental journey the fact that animals were about us, as I dreamed, confirmed the prescience that I should succeed.

For twenty-eight days we travelled, making long forced marches in game trails where the chase gave abundant food and fuel. We covered four hundred miles. With every mile my heart grew lighter, my goal seemed nearer. At Svartevoeg, the northernmost point of Heiberg Land, we made a big cache of fresh meat, tallow, pemmican, other food, and discarded articles of equipment.

Large caches of food had been placed along our march for the use of our returning parties. With these reserve supplies at their disposal, and certain game in the region, which ensured them food, all but four of the Eskimos returned from here on March 18th.

I had planned my trip in the belief that a small picked force would outstrip a large expedition, and selected two Eskimos who seemed best fitted, Ah-we-lah and E-took-i-shuk, to accompany me on my dash. With Koo-loo-ting-wah and In-u-igi-to, the two others, I planned an express speed on the ice for three days. At the end of the third day's journey these last-named Eskimos would return to land with empty sledges. They expected to make the distance in one long day and would require no food until they reached the cache on land. After they returned, we had thus eighty days' supply on our sledges.

FOOD AND EQUIPMENT.

We dressed in nature's furs. Our camp equipment was based on snow houses as shelter in the coldest season, and a silk tent later. A light bag of reindeer skin was our sleeping cover.

The cooking equipment was simple. A blow-fire lamp burning petroleum furnished heat, a few aluminium pots, tin plates, spoons, and pocket-knives completed our kitchen and eating utensils.

The food supply, as will be seen by the following list, was mostly pemmican:

Eight hundred and five pounds pemmican; two cases, one hundred thirty pounds, walrus pemmican; fifty pounds musk ox tallow; two pounds tea; one pound coffee; twenty-five pounds sugar; forty pounds condensed milk; sixty pounds milk biscuit; ten pounds pea soup, powdered and compressed; five pounds surprises; forty pounds petroleum; one pound matches.

We planned our future food supply with pemmican as practically the sole food; the other things were mere palate satisfiers. For the eighty days the supply was to be distributed as follows:

For three men: Pemmican, one pound per day for eighty days, 240 pounds.

For six dogs: Pemmican, one pound per day for eighty days, 480 pounds.

This necessitated a total of 720 pounds of pemmican.

Of the twenty-six dogs, we figured on taking six over the entire trip to the Pole and back to our caches on land.

Twenty of the twenty-six dogs were to be used as food on the march. This, we counted, would give one thousand pounds of fresh meat, over and above our pemmican supply. This was ample for the dogs, and would keep the average rations for them down to the limit we had figured on.

We carried about two hundred pounds of pemmican above the expected consumption, and in the final working out the dogs were used for traction purposes longer. But with a cautious saving the problem was solved somewhat more economically than any figuring indicated.

A small canvas boat was carried; but most of the wood of that boat was a part of a sledge, and the canvas was used as a floor cover in camp.

Every possible article of equipment was made to do double service; not an ounce of dead weight was carried which could be dispensed with.

We carried all of the usual instruments for determining our positions, but no sounding machine or other apparatus for accessory scientific studies. To me the trip was not one of scientific attainment. It was a personal conquest in which I expected only the return due to a pathfinder. Science cannot be combined with such a trip.

Much criticism has been expressed concerning the meagreness of food. I can say only that, in the final analysis, this supply barely allowed us to keep alive. I have not, in previous accounts, described my privations, but it will be necessary here.

I doubt if any men ever suffered from hunger so intensely as we did, and lived. Death was, on our journey northward and southward, a grim, persistent companion, and only the love of life, most deep-seated of human instincts, kept us from succumbing to utter despair.

Yet this privation and despair had its mental reaction—a reaction which was fortunate, for it was the belief in my achievement that kept me alive in hours of direst physical trial.

REGARDING MY SCIENTIFIC OBSERVATIONS.

I shall not give in this story my scientific observations. They have been published and scientific authorities have rejected them as inadequate. I accept the decision. I think that as you read my story you will see why it was impossible for me to secure observations which would be accepted as adequate. It may seem a curious thing, as so much is made of figures—which can be manufactured by the ream—for me to say that figures of instrumental observations are only self-convincing. But I am telling the truth, as I see it, frankly.

My conviction that I reached the Pole never was based solely upon observations, figures, or mathematical calculations. I did take these, of course. Sometimes I took them hastily, again working them out with most painstaking accuracy. Sometimes my mind was clear as crystal, again I was dazed with hunger, thirst, and cold. These figures did not serve to convince me of my achievement. They only corroborated my inner conviction of progress. They were important in working a plan of action over a trackless waste; but as a proof of the conquest they must always be insufficient.

Was my inner conviction that I attained the Pole insane? This has been asked, and suggested. Perhaps. Which raises the whole problem of the border lines of sanity. I was, I feel, no more insane than any man who frantically pursues an ideal—an ideal which may seem harebrained to the practical—and who finally to himself, if to no other, is satisfied that he has accomplished his desire. My conviction may be beyond the bounds of reason. Sometimes now I feel that it is. Again I do not. I do not know. I merely know, and describe, through what I passed. Moreover, and especially since I have viewed men from a peculiarly auspicious though unenviable angle of late, I have been impressed with the instability, the illogicality of all human reason.

THE START FROM LAND'S END.

Impatient as I was to start on my journey, I was compelled to wait at Svartevoeg until noon of the 18th. Charged with snow, a wind had blown from the north-west, and for several hours travel was impossible. Those precious hours seemed robbed from my existence. Curled up in our igloo, the Eskimos slept. With me, sleep was impossible. Already the dreadful insomnia which pursued me had begun. When we crept from our shelter at noon the horizon was clear; the wind had veered to the south-west. With sledges heavily freighted by the eighty days' food supply and some extra food for the first three days, we started to cross the moving ice of the circumpolar sea.

Imagine before you an interminable stretch of ice, the steel blue merging into dull gray, hard and uneven, ice from which the snow had been swept by the wind. With sharp cries the dogs sped over the uneven surface, swerved around transparent sapphire gorges, until we entered a waste of undulating icy hills. It was with difficulty I kept ahead of the dog teams. The first day we made twenty-six miles. We built an igloo and my companions slept.

I sat up, awake, and completed my letters of instruction to Francke, which I had begun two days before. The returning Eskimos were to take these letters. I told Francke to await me at Annoatok until June 5, 1908. My brain worked mechanically, and, machinelike, I was going over and over again my plans. By morning a humid chill pierced my bones—I noted a temperature of 56°F. below zero. That day we made twenty-one miles.

On our journey ice-axes were often needed to hew our way, and on the third day I estimated only sixteen miles to our credit. We camped and enjoyed a pot of steaming musk-ox loins and broth and a double brew of tea. Then I bade farewell to Koo-loo-ting-wah and In-u-igi-to, and with my two companions, Ah-we-lah and E-took-i-shuk, was left alone.

(To be continued.)

HOW TO LESSEN RAILWAY ACCIDENTS.

BY R. L. BEALY SMITH, M.R.C.S., L.R.C.P.

Two recent railway accidents—collisions in each case—give the traveller cause for serious thought: one the case of a stationary train being run into by an oncoming and following train; the other in which an express running at sixty miles an hour overtook two light engines, which, as far as one can see, had been overlooked as being "on the road" by the signalman responsible for that section of the line on which the accident occurred.

It is evident that in each of these cases the signal and not the locomotive department was to blame.

It is very remarkable, taking into consideration the enormous amount of railway traffic which goes on day and night in this country, that serious accidents are so few and far between, and this most certainly testifies in no small degree to the excellent traffic arrangements made by the various railway companies, and also to the careful and thorough way in which the employees and officials carry out their duties.

At the same time, accidents do occur, and must occur; it is quite impossible to guarantee an axle, a wheel, or any particular part of an engine, and it is quite impossible also to eliminate the personal element. That accidents from defects or injuries to the rolling-stock itself are exceedingly rare is quite certain, and, as far as one can see, no further precautions in that direction can be taken.

It remains, therefore, to consider the personal element, and that resolves itself mainly into two questions—that of the signalman, and that of the driver.

In the last two serious railway calamities, the signal department failed, but it is difficult to see how such accidents could have occurred if the "lock and block" system were general on all our lines.

THE SIGNALMAN.

Under this system, it is practically impossible for two trains, or engines, to be on any of the sections into which the line is divided at one and the same time. This arrangement is already used in various parts of England, and, if general, would seem to almost eliminate the serious responsibility of the signalman who works under the old conditions. When one considers the enormous number of trains which one man in some boxes has to deal with in his eight or ten hours on duty, it seems really wonderful that more accidents do not occur, and I know for a fact (and I have been dealing with railway employees for the greater part of my professional life) that there are very few people who travel by rail frequently who have not unwittingly gone through and incurred risks of accident which, if they knew, would almost make their hair stand on end.

The "lock and block" system certainly lessens to a minimum the chances of accident, and it seems to me that companies which do not take it up should safeguard themselves and their passengers, by making some arrangement which would take the responsibility off any one man in a signal-box—that is to say, have two men always on duty at the same time, and make one check the other.

This has always seemed to me to be very necessary, because when one considers that many "boxes" are in isolated and lonely positions, and that any man is liable at any moment to lapse of memory, to illness, or to disturbance of his mental equilibrium, one again wonders—with wide-open eyes—how such a big responsibility can be put upon any particular individual.

However, as I say, the signal department can be made practically safe; but what about the drivers?

THE DRIVER.

Here we come to another question altogether. You cannot have a mechanical driver, and two drivers are no better than one. The stoker is competent to slow an engine down and get her to the next station if his superior falls ill; therefore, your driver has to be the best man you can get.

It is by no means an easy task to control and manage a big express locomotive on a long run—knowing, as the driver does, that time must be kept, and yet understanding and feeling that many valuable lives and much valuable material are in his charge.

The personal element must come in here: express trains must be slowed down at big curves, or at junctions with

many points, and controlled according to signals ahead; and no mechanical device will do these things. There is a necessity for a guiding brain, especially so in sudden and unexpected happenings. This being admitted, the driver, I contend, must be the best obtainable man. He must be an engineer, he must know his engine inside and out; theoretically and practically, and he must be able to think fast, to "cerebrate" quickly, to face any emergency which may crop up at any moment—one in which, perhaps, two seconds' thought is a second and a-half too long.

The engine-driver, I say, should be a much more highly trained man than he is at present; he should be required to go through a definite course of training, instruction, and education for his work, and his brain should be taught to be more active in his boyhood, to answer to a stimulus as quickly as that of other professional men. The driver of to-day generally leaves school at fourteen and becomes first a cleaner, afterwards a fireman, from which he graduates as a driver. Now, the better training the human brain has, the quicker it works, and this can be no better proved than to take, say, an agricultural labourer, and a lawyer, or doctor, or engineer, and see how much more quickly the trained faculties of the professional man grasp facts or situations than that of the man whose body has been taught to perform routine duties, but whose brain has not been called upon to carry out its functions in anything like the same ratio.

Make your engine-drivers trained men—trained to think as well as to act; draw them from the well-educated classes, and pay them better; put them, as a matter of fact, on the same level as the marine engineer, and railway accidents—rare as they are—will become even fewer.

I am not saying one word against the driver of to-day. I simply contend that he labours under disabilities which prevent him from becoming the highly efficient human machine which he should be.

BIRTHDAYS OF THE WEEK.

"JOHN BULL'S" GREETINGS.

January 5th.—DAVID BISPHAM.

May your voice ring rich and true
Through many years to come,
For all who throng
To hear your song
Will sorrow when you're dumb.

January 7th.—VISCOUNT GLADSTONE.

Son of that Grand Old Man, whose great career
Impartial critics ever must admire,
Yours is a noble task—to safely steer
South Africa through Party tempests dire!
May health and length of days on you attend,
And lead you gently to a peaceful end.

January 8th.—PROFESSOR ALFRED RUSSEL WALLACE.

Your spiritualistic pranks, we've said,
Are quite unworthy of that head
Which, with great Darwin, did expound
How Evolution rings us round.
May it be long before you prove
That spirits three-legged tables move—
Long ere grim Death shall catch you napping,
And prove how false is table rapping.

January 9th.—SIR THOMAS DEWAR.

For many years may you life's ills endure,
And never find life's pleasures growing fewer;
But if, some day, you feel yourself less frisky,
Find solace in a tot of your own whisky.

January 11th.—LORD CURZON.

Cold, yet impassioned, champion of the Lords,
This democratic time small chance affords
For such full-blooded autocrats as you,
Who would old feudal principles renew.
Still, you are young: live on; and, if you pray,
You'll be a downright democrat some day!

WHAT IS YOUR NUMBER ?

See page iii. of Cover.

Another Challenge to the Cambridge University Press

A Referendum to JOHN BULL Readers— Which is Really the Best Encyclopædia?

As the Cambridge University Press refuses to accept our challenge, we once more call their attention to our letter of November 28th.

This letter read as follows:—

Clun House, Surrey Street, W.C.
Nov. 28, 1910.

Messrs. the Cambridge University Press,
Fetter Lane, E.C.

GENTLEMEN,—We note that you are now issuing the "Encyclopædia Britannica," and that you are making vague claims as to its being the best Encyclopædia in the language. Being a public body, we presume that you are concerned with supplying the best things to the public without consideration as to the amount of profit to yourselves.

Therefore, as the publishers of the "Illustrated Chambers' Encyclopædia," we submit that for 90 per cent. of the probable buyers of an Encyclopædia, "Chambers' Encyclopædia" is, from an all-round point of view, incomparably the best.

We challenge you to submit the two—"The Encyclopædia Britannica" and the "Illustrated Chambers' Encyclopædia"—for judgment as to their value to an independent committee, formed of men such as Sir Rufus Isaacs, Mr. Horatio Bottomley, Sir Frederick Treves, the Bishop of London, the President of the Incorporated Law Society, and the President of the Society of Chartered Accountants, or any other names that you may suggest. If this representative committee does not decide that, judged by

(a) the relative prices of the works,

(b) The weight of authority attaching to their respective contributors, and (c) the relative quality, usefulness and conciseness of the articles,

the "Illustrated Chambers' Encyclopædia" is the best Encyclopædia for 90 men out of 100, we will pay the sum of £200 to the Booksellers' Provident Institution.

Thanking you for an early reply, we are, yours faithfully,

For the CAXTON PUBLISHING CO., LTD.

(Signed) J. S. MALCOLM, Director.

This challenge the Cambridge University Press refuse to accept. Why is it? Can it be because the Cambridge University Press fear the result? Because they themselves know that for ninety men out of one hundred the "Illustrated Chambers'" is the best Encyclopædia on the market, although it costs only one-fourth the price of the "Encyclopædia Britannica"?

WILL YOU BE ON THE JURY?

As the Cambridge University Press will not accept our challenge, we wish to make another attempt to get the question settled. We want John Bullites to form a jury themselves. We want you to help decide this question, to sit on the jury yourself and to say which Encyclopædia is really the best worth buying. After all, John Bullites in their thousands will form a more reliable jury than a few selected specialists.

So will every reader of JOHN BULL who is willing to judge on this question please send us his name and address on this form, or on a postcard, so that we may send him full particulars and an interesting book telling all about the "Illustrated Chambers'"? It will be sent you without any expense or obligation, and please do not send any money for postage.

What the Nation's Great Men Say.

We have already received—in fact are receiving every day—letters from well-known men which will help

you in deciding this point. For instance, would you not place reliance in a committee composed of Mr. Asquith, Mr. Haldane, Lord Curzon, and Earl Roberts? Listen then to their verdict on "Chambers'" :—

The Right Hon. H. H. Asquith WRITES ON OCTOBER 17TH 1910:—

"It is a work of the utmost value."

Lord Curzon of Kedleston WRITES ON OCTOBER 18TH, 1910:—

"I have always regarded 'Chambers' Encyclopædia' as the most concise, scholarly and useful compendium of universal knowledge anywhere to be found within a similar compass."

The Right Hon. R. B. Haldane WRITES ON OCTOBER 20TH 1910:—

"I have known 'Chambers' Encyclopædia' for many years, and have found it a very valuable book of reference. I shall rely on this new edition as a very comprehensive collection of knowledge, brought together in a most convenient form for reference, and hope to use it almost daily."

Earl Roberts WRITES ON OCTOBER 24TH, 1910:—

"As a work of reference 'Chambers' Encyclopædia' is quite invaluable, and I am very glad to possess it."

So far we have said nothing of how much an Encyclopædia like "Chambers'" can help you. Perhaps we do not need to, perhaps you yourself realise that you cannot in the words of Lord Morley, "take up a single copy of a newspaper and not come upon something in it upon which you would consult an Encyclopædia of reference." Do you realise that? Do you realise, also, if you have children that they will grow up better informed and better educated if they have the "Illustrated Chambers'" to go to for information?

We want to urge you to take advantage of this offer of the *Free Book* if there is even the smallest possibility of your buying an Encyclopædia. For we do not want you to buy another, and then have to regret not having first seen the "Illustrated Chambers'." It does not matter whether you want an Encyclopædia now, or might possibly want one in a year's time. Send for the *free book* to-day.

A FREE BOOK.

This coupon will bring you, post free, a handsomely illustrated book, telling all about the latest edition of the "Illustrated Chambers' Encyclopædia," including particulars of the exceptional terms whereby it is delivered, carriage paid, on a first payment of 2s. 6d., the balance being paid by small monthly payments.

To the CAXTON PUBLISHING CO., Ltd.,

54, Surrey Street, London, W.C.

Kindly send me free of any charge or obligation your book on the "Illustrated Chambers' Encyclopædia."

NAME
(Send this form or a postcard mentioning JOHN BULL.)

ADDRESS
.....

THE NATIONAL DENTAL AID SOCIETY.

MORE PARTICULARS.

In a recent issue we dealt with this concern under the title of "A Blackguard Under 'Royal Patronage.'" Since then, Kennedy has been fined 20s. and costs for drunkenness.

Kennedy advertises that he supplies artificial teeth on the easy payment system—from 1s. a week.

He is careful not to explain that first of all he requires a substantial deposit—as a matter of fact, enough to cover the cost of the teeth.

He next sets forth that "the committee have long recognised the necessity for a genuine institution to fill the gap between the assistance dispensed by hospitals, and the high fees usually charged by dentists." The cheek of the man! There is no committee.

"Many persons," says Kennedy, "cannot afford to pay high fees, and feel it incompatible with their sense of dignity to accept hospital assistance, but would pay a moderate charge for skilled attention, rather than accept charity." The "skilled" attention of Kennedy, even in his sober moments, which are few and far between, should be given a wide berth.

(1) "For an introduction to the society it is necessary to write or call upon the secretary, Miss Graham."

(2) "The committee being anxious to relieve suffering have acquired the right to use 'Anti-Nervine' in all dental operations. A few drops of this wonderful liquid when applied to the gums enables the operator to extract as many teeth as desired without the slightest pain, danger or inconvenience to the patient."

(3) "'Anti-Nervine' was discovered by the medallist in practical chemistry at the Edinburgh School of Medicine."

Now let us throw the searchlight on these statements.

(1) We have been looking for this Miss Graham and have been unable to find her. There was a lady of that name who had some transactions with Kennedy, not very long ago. If this should meet her eye, perhaps she will give us a call.

(2) The "committee" are anxious to relieve victims of just as many pounds sterling as they are fools enough to part with. Anti-Nervine is nothing more than cocaine. The patient, instead of having it "applied," more frequently gets it jabbed into the gums.

(3) We believe the medallist spoken of is Kennedy. He did once upon a time win a medal, and he should now be presented with another one, but not for chemical discoveries.

We are informed by Messrs. Lumley and Lumley, Solicitors, that they have been instructed, in connection with our reference to Princess Marie Louise de Bourbon, Duchess of Seville, that this lady is no longer in any way associated with The National Dental Aid Society. Having been asked to give her patronage to that Society, she consented, under the impression that it was assisting a charitable purpose, but when, on November 9th, it came to her knowledge that it was only a money-making institution, she at once caused her name to be withdrawn.

"BOURNVILLE BUNKUM."

THE TRUST SECRETARY'S WEAK REPLY.

We have received the following letter from the Secretary of the Village Trust:—

Referring to your paragraph, perhaps you will allow me to say that the Bournville Village Trust, founded by Mr. George Cadbury, has no connection with the works, and it was the special wish of the founder that it should not be confined to the workers at the Bournville factory. About 82 per cent. of the householders are artisans, and, roughly, half of these work at Bournville.

This statement bears out the truth of our paragraph, with the exception of the percentage of householders, and workers at the factory. "About" and "roughly" are not very definite terms. In any case, here is an authoritative statement that "roughly" forty per cent. of the householders represents the proportion of Cadbury workmen.

If any of our readers have had business with the under-mentioned firms we shall be glad to know their experience:—Austin Debenham and Co., the Weymouth Association, Stuart and Simpson, J. Collier and Son, the Commercial Service, Ltd., J. Fisher and Son, Woolwich.

HUMAN DOCUMENT.—CXXIII.

A PLEA FOR A PLUCKY MEDICAL MAN.

The following appeal from a medical man holding high qualifications is a little out of the general run of appeals in this column, for it is the cry of a man in the prime of life, whose professional qualifications—M.R.C.S., L.R.C.P. (Eng.)—testify to his intellectual strength, and whose personal character, as we have satisfied ourselves, is beyond reproach. It seems incredible that such a man, eager and ready to work, willing to put his hand to anything that the regulations of his profession permit, should find himself and those dependent upon him—a wife and young children—upon the brink of starvation. And yet so it is. Can any one of our readers lend a hand to this most deserving professional man? Anyone who can and will do so, and who desires fuller explanation of how it is that such a man has come to such a pass, we should be very happy to put in communication with the writer of the letter, which is as follows:—

At this time of year the professional man out of a post feels peculiarly unhappy. There are no "funds" or stores of puddings to help his family; there is nowhere for him to turn for a helping hand. The Government Bureaux do not give him a chance for employment, and, as he has, in order to obtain any post, to keep up some attempt at respectability, both with regard to appearance and household matters, he is worse off than any other member of the unemployed community.

Here am I—a well-qualified medical man, aged 38—with the most satisfactory and exemplary references, etc., totally unable to find anything to do. My wife and children live on a scanty supply of bread-and-butter and tea (this from the charity of a friend), while I daily go through the advertisement columns of the dailies to see if I can pick out one or two possible vacancies to which I may reply with the hardly-grudged stamps necessary for postage. No, the professional man "out of work" has no chance any way, and, as before long one is bound to get shabby and worn and older-looking, so must one's possibilities get less and less.

If there were no wife and children one could go abroad, as a steward or something of that kind; but as it is, it is necessary, as long as body and soul can be kept together, to stick to the wife and the little ones.

So much for the festive season to the unemployed professional man. If they get bread-and-butter and tea in my household they will be lucky, and yet I sally forth daily in black coat and hat, etc., a hollow mockery which makes folk think—"What a lucky man to be a doctor!"

We have received, and duly remitted, the following to the subjects of the "Human Documents" named:—

CXVIII.—G. D. C. R., 10s.; F. Florence L., 1s. 5d.; "Mother and Marie," 2s.; C. R., 2s.; H. B., 2s.; A. H., 1s.; A. O., 1s.; T. C., 1s.; E. E. M. C., 1s.; S. S., 1s.; F. P., 1s. CXIX.—S. S. S., 2s. CXX.—W. M. P., 5s.; H. J. J., 1s.; "Posthole," 1s.; "Publican and Sinner," 5s.; "X. Y. Z.," 2s. 6d. CXXI.—W. T. H., 2s. 6d.; "X. Y. Z.," 5s.; "Yorkshireman," 2s. 6d.; R. P., 3s. 6d.; "Manda," 7s.; E. J., 2s.; "Buzz," 2s.; "Not An Atheist," 2s. 6d.; "Devonian," 2s.; A. R. W., 7s. 6d.; J. C. S., 2s. 6d.; S. F. E., 2s.; "Amicus," 20s.; "Cymro," 10s.; G. H., 5s.; H. G. L. H., 8s. 6d.; T. W. B., 5s.; "Z," 2s. 6d.; E. K. S. K. and Co., 4s.; "Plasterer," 6d.; R. Q., 5s.; F. R. T., 6d.; "Bohemian," 2s. 6d.; R. H. R., 1s.; H. J. B., 2s. 6d.; "Constant Reader," 5s.; "OZ," 1s.; "Grateful," 5s.; "Pat and Jim," 5s.; "Britisher, his Wife and Boy," 3s.; W. M. P., 5s.; "Two Sisters," 5s.; M. Thain and Friends, 6s.; "Southport," 21s.; R., 1s.; F. J. G., 2s. 6d.; "Kenneth and Muriel," 2s.; "Lester," 5s.; "A Neighbour," 10s.; C. C., 5s.; C. H. E., 2s.; P. H. N., 1s.; C. M. T., 5s.; K. and G., 2s.; "Kenwyn Road," 2s. 6d.; "A Bullite," 1s.; C. W. A., 10s.; "F. M. Book Club," 2s. 6d.; "Constitutional," 39s.; "Post Impressionist," 21s.; A. E. H., 2s. 6d.; "Inasmuch," 5s.; J. R. J., 2s. 6d.; S. H. S., 1s. 6d.; "Cynders," 2s. 6d.; B. D. T., 5s.; H. R. H., 5s.; "Jack," 2s.; J. E., 2s. 6d.; "Widow's Mite," 1s.; W. M. P., 10s. 6d.; L. L. and R., 2s.; L. F. S., 20s.; "A Mother," 1s.; "Christmas Box," 2s.; "A Reader," 4s.; "Irene," 1s.; W. H., 20s.; J. B. G., 5s.; H. M. C., 2s.; W. G. M., 2s. 6d.; D. L., 5s. 6d.; "Yerois," 2s. 6d.; T. A. R., 5s.; "Asyewold," 3s.; "Jem," 1s.; W. Y. M., 2s. 6d.; "Baby Norah," 3s. CXXII.—"Honest Freemason," 5s.; "The Bee," 2s. 6d.; A. W. H., 2s. 6d.; H. D., 2s. 6d.

With reference to the paragraph in our issue of December 31st, as to the row of lamps in Honor Oak Park, the Surveyor to the Borough of Lewisham writes to us to say that these lamps are not illuminated at the expense of the Borough Council.

Robinson's Progress

From Shoreditch to Park Lane.

Robinson is the managing director of one of the biggest businesses in the Kingdom. His real name stands for that business, and everybody knows that he has made it out of his own brains.

Robinson moved into Park Lane last week. Now it is well known that as a little office boy Robinson came up into the City from Shoreditch. So everybody wants to know how he made the journey.

Robinson makes no secret of the fact that it is the constant use and study of one book that has brought him from Shoreditch to Park Lane. All honour to him.

Robinson's First Start.

The firm where Robinson was employed as a boy had a set of the "Business Encyclopædia" lying about the office for the use of the staff. And Robinson, the boy, got into the way of going to it when anything puzzled him about his work.

There was a sudden row one day over a missing letter. There were other boys in the office, but it seemed to astonish the manager somewhat that little Robinson was the only one who was able to explain that under the Card-Index system this particular complication could not occur.

He was put in charge of the letters within a week, and henceforth everything ran like clockwork. Because every system of letter-filing is explained in the "Business Encyclopædia," as well as all details of office organisation and all business information whatever.

This incident convinced him more firmly of the value of the "Business Encyclopædia" to a youth who wants to succeed in business; and he determined to have a set of his own. He bought the "Business Encyclopædia" on the Publishers' famous system of easy payments.

Robinson came across this saying of a great man about this time: "I fear the man of one book."

He made up his mind that the "Business Encyclopædia" should be his one book, not merely by purchase as it was already, but by conquest—by taking everything in it for his own. It is probable also that he made up his mind at this time that his business rivals should fear him, later on, and as soon as he was big enough to have

Business Rivals.

They do fear him to-day—that is certain.

Meantime he was just a very ambitious head office boy. He took a steady course in practical book-keeping. He did not pay heavy fees to a Tutorial Business College; he studied his "one book" at night and wrested the whole art of book-keeping from it.

He got a clerkship on the strength of his book-keeping knowledge. But when he had been clerking quite a long while, it appalled him to consider what a number of men there were who, once becoming clerks, remained at the same dead level for the rest of their lives.

He knew there is a reason for all things, and he saw that nine out of ten of the men around him were fogged entirely as soon as any question outside of the beaten track of the day-book and the ledger arose. More than ever he was convinced that "Knowledge is power" in the business world, as elsewhere.

Before the yearly balance came on, he had grasped the fact that the Balance is the objective of all book-keeping. And so he was able, in the temporary absence of the auditor, to draw up a balance-sheet in a way that drew a compliment from the head of the firm; incidentally this caused a rise in his salary, at the end of the year.

Then he began to study the "Business Encyclopædia" through, page by page; and he took himself back over the ground regularly in order to show himself that he had not forgotten what he had learned.

There was consternation in the firm's office one morning when the news came that the old stager who had attended the County Court for years had dropped dead as he was going to sit down to breakfast.

But as Robinson was able to show that he knew all about County Court work—there are sixty-nine references in the Index under points connected with County Courts alone, and Robinson had mastered them all—he found himself in the County Court within an hour, and using the somewhat difficult County Court knowledge he had made himself master of, with the greatest ease in the world. Incidents of this sort happened frequently.

"The Man Who Knows."

Robinson was sent for as a matter of course when a difficulty arose; and as he studied his "one book" more and more faithfully and intelligently, he was always able to solve the difficulty.

Robinson's chance came at last—as it mostly does come to those who keep themselves ready and fit to take it, all talk about bad luck notwithstanding.

A certain department was in a very bad way—Robinson was made head of this particular department, the arrangement being that he was to be paid by results. He often declared that the next two years were the very hardest he had ever lived, not excepting those first two hard years when the ambitious little office boy came up into the City out of Shoreditch.

But the next change came suddenly. Robinson was made a partner. And as he was now able to put his own ideas into practice, success succeeded to success after this.

And so he moved into Park Lane last week.

Achievement.

It needs no special perspicacity to see that the cause of Robinson's business success up to this was due to the fact that he made himself master of all Business information.

Many men sat near Robinson while he was a clerk—they were equally conscientious, equally sober, equally punctual. Yet these men are clerks still and Robinson is one of the men at the top.

The practical moral of this slight sketch is—that if you want to make money in Business you must know all about Business. The "Business Encyclopædia" is the only work that covers all the knowledge that took Robinson from Shoreditch to Park Lane.

Two Opinions.

1. **SIR THOMAS DEWA**, Managing Director of J. Dewar & Sons, Ltd.

"I must congratulate you upon the production of such an excellent work. The volumes are full of information, and I feel sure that before long they will be found to be a necessity in every commercial house. Now that we see the Encyclopædia, the marvel is that such a work has not been thought of in this country before."

2. **MR. L. O. HORSLEY, CASHIER, MARLBOROUGH ROAD, IPSWICH:**

"I find it of the greatest possible assistance to me in my work as cashier to one of the largest manufacturing companies in East Anglia. I am only sorry there were not such valuable sources of information years ago. It would have saved me hours of work."

A FREE BOOK.

The Publishers have compiled a handsomely illustrated book, which will be sent to you **FREE**. It contains information of priceless value to the man who means to succeed. It will tell you all about the "Business Encyclopædia," and how it can be obtained for a first payment of 2s. 6d., the balance to be paid by small monthly payments.

To the Caxton Publishing Co., Ltd.,
54, Surrey Street, London, W.C.

Please send me, free of charge, and without any obligation on my part, a copy of the book describing "THE BUSINESS ENCYCLOPÆDIA."

Name

(Send this Form or a postcard mentioning JOHN BULL.)

Address

A BUSINESS GOVERNMENT AND ITS CRITICS.

BY HORATIO BOTTOMLEY, M.P.

II.—THE VIEWS OF VARIOUS PARLIAMENTARY CANDIDATES.

Last week I dealt at some length with the views of Mr. Ramsay Macdonald upon our "unsavoury" propaganda for the introduction of saner business methods into the government of the country. Let us now glance at the replies given to the John Bull League questions by one or two other gentlemen who were at the time candidates for Parliament, and some of whom are now members. There is not a very large field before us, as most of the replies were naturally favourable to our ideas; we say "naturally" because it is not the custom of candidates to obtrude their hostility to the suggestions which reach them whilst a contest is in progress—if they cannot say "Yes," they prefer to say nothing. Still, one or two bold spirits did come out of their shells.

Mr. JOSEPH KING (North Somerset).

Here, for instance, is Mr. Joseph King assuming the rôle of a humorist. Listen to his airy and comprehensive answer:—

The John Bull League asks questions that do not go half far enough. John Bull should become his own Prime Minister, and Mr. Horatio Bottomley should manage the whole show.

Of course, this is very flattering, but perhaps our hon. friend will not mind telling us about that other half. Meanwhile, we will take the first half, to go on with.

Sir T. COURTENAY WARNER (Lichfield).

Here is a cautious gentleman—as, indeed, a prospective peer should be. He is in favour "of the introduction of a larger business element into the government of the country," but that is as far as we can get him. He does not think that the Board of Trade requires reconstituting—the Archbishop of Canterbury and the Speaker of the Irish Parliament are good enough for him!—nor need the President be "a man of commercial experience"; nor is a naval and military expert necessary at the head of the Navy and the Army. Indeed, taking things generally, they are quite satisfactory. Still, even the most conventional Party man cannot resist the force of some of the League's suggestions, and so, when Sir Thomas is asked, "Are you in favour of the Chancellor of the Exchequer being a person of financial experience and knowledge?" he is constrained to say "Yes," but, fearful lest he should be wandering from the beaten track, he hastens to add, "*as they always have been.*" I was under the impression that Mr. Lloyd George was a Welsh solicitor; and that Mr. Asquith, who preceded him, was a barrister.

Mr. W. ROWLEY ELLISTON (Woodbridge).

And here is another typical Party hack. "Are you in favour," we asked, "of the reconstitution of the Board of Trade, with a view to its consisting of a body of experts in trade and commercial affairs?" This is the reply:—"Yes, if you keep Mr. Sydney Buxton at the head." And but yesterday Mr. Sydney Buxton was Postmaster-General! Then, as to the Chancellor of the Exchequer being a man of financial experience:—"Lloyd George is my man." And until recently he was President of the Board of Trade! These answers are thoroughly typical of the conventional Party mind. All the men in office—no matter by what means they got there—are heaven-born and heaven-sent.

Mr. Lloyd George, for instance, says our simple friend, was quite capable of transforming himself from a Welsh solicitor into a British Trade Expert—and from a British Trade Expert into a Financial Chancellor; Mr. Churchill, being also a political prodigy, had no difficulty in throwing down the mantle of a dashing

military correspondent for that of a Colonial Secretary, and then, in quick succession, changing it for the uniform of the Board of Trade, and again, for the robes of the Home Office; Mr. McKenna could have experienced no mental embarrassment in undertaking, at a moment's notice, the respective duties of Financial Secretary to the Treasury, Minister of Education, and the control of the British Navy. Mr. Haldane must have glided quite naturally from the practice of equity, jurisprudence, and the study of German philosophy, into the reorganisation and management of the British Army; Mr. Herbert Samuel, in his turn, travelled with perfect grace from the Home Office to the Duchy of Lancaster, and thence to the General Post Office; and Messrs. Masterman, Mallet, Strachey, Trevelyan, Illingworth, Acland, Montagu, and the rest of them, all possessed exceptional natural aptitude for the government of our Empire!

Mr. TUDOR WALTERS (Sheffield).

This gentleman thought that the League "made the mistake of endeavouring to apply the general to the particular." Personally, I was under the impression that it was just the other way—that we wished to apply the particular principle of business to the general administration of the nation's affairs. "The business man is useful and valuable, but there are other qualities—breadth of view, general information, *imagination*, etc.—in which he is often singularly wanting." I am much afraid that the business man who relied upon his "*imagination*" would soon be in the Bankruptcy Court! The very last thing to be desired in practical politics is a man of "*imagination*"—it is always running away with him.

Mr. E. CRAWSHAY-WILLIAMS (Leicester)

begs the whole question in the most ingenuous way. He considers "the present principle of government in this country, whereby official experts are controlled by Ministers responsible to the people, amply adequate." When Mr. Williams has been in Parliament a bit longer he will find that it is the Minister who is controlled by the "official expert"—that is, the permanent official. Ministers come, and Ministers go, but the Permanent Official goes on for ever. And every Minister is putty in his hands.

Mr. ARTHUR HENDERSON (Barnard Castle).

And here is Mr. Arthur Henderson, the late Chairman of the Labour Party, heckled at one of his meetings upon our list of questions, replying, "I think I know these questions—they emanate from JOHN BULL!"—a declaration which a correspondent informs me evoked rounds of applause. Mr. Henderson is in favour of Business principles in Government, but thinks that "at the present time Parliament is composed of more business men than it ever was before." That, however, is not the point. Parliament is not the Government, and under the present Party system, instead of controlling the executive, it is absolutely at its mercy. Mr. Henderson does not think a Trade expert necessary at the Board of Trade, as "there is a committee composed of experts, who do all that is required in the expert line." He is, apparently, referring to the voluntary Advisory Committee which has recently been brought into existence, and again misses the point, viz., that the statutory Board itself should consist, not of Archbishops and other incongruous elements, but of experienced business men, and that the President should be one capable of directing and controlling, instead of being simply their docile instrument in Parliament.

MODERN FURNISHING OUT OF INCOME.

This page, which contains many valuable hints, should be read most carefully by those who desire to make "home" and home life more valuable.

In this first article it is intended to deal with what after all, is the vital, central feature of home-life—that is, the actual furnishing of cottage, mansion, or flat that is our particular abode.

In recent years there has been, if we may say so, a strong disinclination on the part of even the well-to-do to part with large sums, and therefore the question of furnishing out of income has arisen.

Is it really possible to purchase from a responsible firm furniture that will not only look well, but wear well, and also be fairly priced?

The answer is "Yes," but the utmost care is necessary in selecting the firm with whom we shall deal. It must be admitted that there are certain houses whose speciality it is to prey upon the innocent, confiding section of the public, making the uninitiated pay dearly for the convenience of deferring payment over a period.

Surely it is advisable to purchase from some reliable firm whose very name is a guarantee for fair dealing. Such a firm as Wolfe and Hollander, of 252-256, Tottenham Court Road, W.C., is one that may be approached with perfect confidence. With customers in every rank of social life they have devised a method which enables any person to purchase one article or a house of furniture, defer payment for the same over one, two, or three years, and yet obtain articles at practically cash prices.

You may visit Wolfe and Hollander's palatial premises, select what furniture you require, arrange the terms of payment exactly to suit your convenience, and all the extra charge for the convenience is 5 per cent. Thus £100 worth of furniture costs you but £105, £50 costs £52.10s., or £20 costs £21.

Now in regard to the furniture itself, it can safely be said that every article in the Wolfe and Hollander showrooms is the best that labour can produce. From the serviceable articles of the kitchen to the more resplendent drawing-room furniture, each "piece" is guaranteed to represent fullest value at the price asked.

You have only to visit the showrooms of this firm to realise how brightly a home may be furnished. A tour through the many departments will at once convince you that Wolfe and Hollander have built up their huge business by giving good value to their customers.

There are many readers of JOHN BULL who, although desiring to re-furnish their homes, cannot spare time to visit London. It is asked that every reader of JOHN BULL so placed shall write for a copy of the new 200-page book of furnishing that Wolfe and Hollander have just prepared. A copy of this unique album will be sent gratis and post paid to any lady or gentleman who applies.

Why not take an early opportunity of obtaining added comfort for your home? It will enable you to stamp your home with that distinctive note in furnishing that denotes the well-bred man or woman. If you send for the new illustrated book you will realise how simple is the matter.

There is not one single article in the huge stock at the Wolfe and Hollander showrooms that would not find a fitting place in any home. Now is the time to secure the articles. Do not wait until the rush of winter festivities is upon you.

Readers of JOHN BULL we believe to be keen men and women, perfectly able to appreciate straight methods of business, and, therefore, we know they will welcome this announcement, telling how the pioneer furnishing house in London places their service at the disposal of all.

The Wolfe and Hollander showrooms, 252-256, Tottenham Court Road, W., are easily reached from any part of London or suburbs. There are tube stations almost at the doors, and a continuous stream of motor and horse 'buses, taxi-cabs, &c., continually pass the handsome frontage. If you desire to 'phone or telegraph us announcing your visit, will you please either ring up 1850 Gerrard, or send your telegram to "Wolfe and Hollander," London? Before doing anything else, be sure you send for the new furniture book.

OPEN LETTERS, POSTCARDS, AND TELEGRAMS.

To the Rev. C. E. Story, Tunbridge Wells.

DEAR BROTHER,—I ought to call you Christian brother, and I wish I could. But I find myself in a little difficulty in that respect, and I will tell you why. Before the borough bench recently there appeared a man charged with being drunk and disorderly in Cumberland Walk. I admit he should not have got drunk, but, having got drunk, perhaps he could not help being disorderly. Sometimes over-much drink steals away a man's legs; sometimes, as Shakespeare hath it, it steals away his brains; but that is neither here nor there. Police-Sergeant Blackman stepped into the witness-box to prove the case, as was his duty; and I am willing to believe that if he extenuated nothing, he set down naught in malice. But why should you, a professional preacher and teacher of the Christian religion, step into the witness-box after he left it and try to down the man in the way you did? It was not *your* duty, was it, your reverence? Admitted it is written that the way of the transgressor is hard; is it for you, my pious brother, to make it harder?

You offered voluntary evidence in the prisoner's behalf. In doing so you informed the magistrates that you had known the man for a number of years, and you thoughtfully added that you believed it was his first offence. As nobody contradicted you then or after, Gospel friend, I assume what you said was true. Notwithstanding this first offence, you continued that you "did not ask the bench to deal leniently with the prisoner, but thought that if they dealt with him as severely as possible it would do him good." How the mean little sanctimonious soul in you must have shrivelled up when the bench took the true measure of you without a word—and fined the man half-a-crown and costs! Are not you ashamed of yourself? Are not your friends and your congregation ashamed of you? Why, sir, what you did and said in that Court was not the part of a man, to say nothing of being the part of a minister. It was the part of a hypocrite and a brute. Take this for my New Year's greeting.

JOHN BULL.

To William Clough, Esq., M.P. for Skipton, Yorks.

SIR,—Leaving the Town Hall with your followers after the declaration of the poll in the recent Election, somebody struck you upon the head and knocked your hat off. In a moment of excitement and passion—at least, that is your explanation—you roughly turned upon the Rectory cook, who was wearing your opponent's colours, and who happened to be near you, and "struck her without any provocation whatever," according to her version and that of her witnesses. True, you, made full and frank apology, but oh, my dear sir, why do you overload it with cant? "Permit me to add," you write to the lady's solicitors, "that I have bitterly repented having publicly shown myself such an unworthy disciple of the meek and lowly Christ, 'Who did no sin, neither was guile found in His mouth'; who, when He was reviled, reviled not again; when He suffered, He threatened not." There is a hollow ring about this sort of thing as a reply to a solicitor's letter, even though it is intended to sound in the ears of a cook in a Rectory kitchen. It reminds one, not of a disciple, but of—Uriah Heap. I have had my eye on you in the House for a long time. After this, I shall watch you even more closely—in the hope of some day including you in my "political post-mortem."

JOHN BULL.

To the Rev. Dr. Guinness Rogers, Clapham, London, S.W.

DEAR OLD WARRIOR,—Will you accept my hearty congratulations on the completion of your ninetieth year? I hear from your many personal friends that you are not yet grown old, that the spirit in you is still strong, that the old ideals and the old hopes are still with you. You are one of England's grand old men. As with the Salvation Army, there are many things done in the name of your Nonconformity with which I cannot always agree, but as with the Army's venerable chief so with you—I am proud that our country can produce such a fine specimen of vigorous, wonderful and optimistic old age—and I respectfully raise my hat. May the rest of the long evening of your life be as peaceful and beautiful as the golden sunset in which it must ere long close.

JOHN BULL.

To Mr. William Head, The Workhouse, Windsor.

DEAR BILL,—Here's to several happy returns of your next birthday, whenever it is. Very few of us, in the workhouse or out of it, will live to see the light and the shadows of 103 years, as you have done. Given the choice, indeed, I think few of us would wish to. But I hear you sat down to your Christmas dinner, ate your beef and pudding with the hungriest of them, and blew your tobacco afterwards, in the old arm chair, in enjoyment and content, for all the world as if you found life one of the finest Christmas boxes going. And so in truth it is, when one has got over the pain of it and come to the full tide joy of it again. Perhaps if it wasn't for the pain, we should be less appreciative of the joy. Alas! that for so many the pain should be so great, the joy so brief. As for you, Bill—well, bless me, as long as you can eat roast beef and plum pudding and smoke your pipe you needn't envy Queen Anne. All good wishes for as long as they matter.

JOHN BULL.

To P.C. Haytread, Metropolitan Police, London.

MY DEAR POLICEMAN,—Taking one consideration with another, I should say you are one of the luckiest fellows alive. To meet an armed burglar running out of a Borough public-house at 1 o'clock in the morning, chase him along the streets, and be potted at three times as you went along—to continue the chase, grapple with him, and feel the cold revolver muzzle at your forehead while a plucky woman blew your whistle, is a hair-raising experience which entitles you to quick promotion and a holiday to enable you to realise that the undertaker has not got you yet. If the magazine of the revolver had not jammed when you heard the click of the trigger as you lay on the ground, you would never have been able to catch another burglar. As it is, I congratulate you, firstly, on being alive, and secondly on your courage and persistence against heavy odds. "Such devotion to duty," as the magistrate said in his written memorandum on the charge sheet, "is worthy of the highest praise." It is worthy, too, of something more. English policemen are the finest in the world, and your conduct has proved you to rank with the best of them. I honour you, Haytread, and if you are not a sergeant in the force with as little delay as possible I shall certainly want to know the reason. Meantime, congratulations on the bestowal upon you by His Majesty of the Police Medal. A happy New Year to you.

JOHN BULL.

To Canon Baskerville, The Vicarage, Tonbridge, Kent.

DEAR CANON,—It has occurred to me that your retention of the position of chairman of the Soup Kitchen at Tonbridge is likely to limit its beneficence among the poor. Last year the demand for soup was so large that the subscriptions were insufficient to meet the expenses, and a deficit of something like £40 was shown on the balance-sheet. This being the fact, I should have thought that you would have welcomed additions to its funds, but it appears you have refused to receive the proceeds of a Sunday evening entertainment, consisting of a "sacred vocal and instrumental concert," given by the proprietors of a local picture hall.

All the artists engaged were volunteers, happy to render assistance to so desirable a philanthropy, and unless I am misinformed, the character of the entertainment was not in contradiction to its professions. You allege as your justification that the concert was advertised in aid of the Soup Kitchen Fund without the authority of the Committee, but it is impossible to accept any such absurdity in justification of so palpable an instance of Sabbatarian bigotry. At any rate, I cannot resist the conclusion that the money was refused because it came from a Sunday concert. I hope those who go hungry in consequence of your action will forgive the wickedness which characterises it. Shame on you, Canon—and a thousand shames.

JOHN BULL.

Ex-King Manoel, England.

Don't attach too much importance rumours you may soon be wanted in Portugal again. They know a good thing, when they have got—rid of it.

BULL.

Editor, "Lancet," London.

Sorry to learn that the pungency of the pyroligneous products contained in tobacco-smoke renders the buccal mucosa insensitive to alimentary stimulation. Have suspected it for some time past.

BULL.

THE KEEPERS OF OUR COMMERCE.

(The Board of Trade comprises the Archbishop of Canterbury and the Speaker of the Irish Parliament!)



THE BOARD OF TRADE ASSEMBLES—A.D. 1911.

JOHN BULL IN THE CITY.

By VERAX.

AUSPICIOUS START IN THE NEW YEAR—UPWARD MOVEMENT INITIATED.—THE FATE OF THE "BEARS."

There is no longer any doubt about the revival in the Stock markets in the New Year. With few exceptions, the leading sections show fair advances, produced, perhaps, in many instances, by purchases on behalf of professionals, who took, as I suggested the other day, Time by the forelock; but after all, a lead must be given, and at the present juncture it is apparently being followed by the investing public. As I have repeatedly pointed out, there is a good margin for a rise in *Home Rails*, a number of *Home Industrials*, *Foreign Government Securities*, and, amongst *Foreign Rails*, more especially in *Mexican Rails*, *Antofagasta*, *Canadian Pacifics*, etc. Amongst mines, *Rhodesians* have, as I anticipated, come strongly to the front, and that is where, apparently, the chief speculative business will be transacted, while *Kaffirs* will be a good second, and *West Africans* will, no doubt, also be fired by their example. The Yankee market had, as usual, some trouble to surmount the stiffening money position at the end of the year, and both *Rubber* and *Oil* shares are at present merely marking time, but the day is probably not far off when there will come about a fresh outburst in these sections. By the way, the "Bears," who have had a remarkably good time of it during the year 1910, owing to the various alarms, are likely to be subjected to a healthy squeeze, especially in the case of their commitments in Mining shares, amongst which their position in *Chillagoes* is more especially unsafe. In fact, cheap money and pacific international politics will be against them all along the line.

BANK SHARES AS INVESTMENTS.

By the time this reaches my readers some of the principal London bank dividends will already have been announced, and it is, therefore, not much use speculating on the precise dividends for the second half of 1910. Apart from the fall in Consols and other gilt-edged securities, of which the great banks have always to hold certain proportions, the business of these institutions has been very profitable during the half-year. High rates for loans, of course, mean that the banks make big profits on deposits upon which no interest is paid by them. The average Bank rate during the half-year has been £3 16s. 6d., as against £3 9s. 6d. for the corresponding half of 1909, while the average rate on deposits has been only £2 6s. 5d., so that there was also a higher profit margin on these. Withal, the banks have had much larger sums at their disposal, as the total amount of deposit and current accounts of the clearing banks at the end of November showed an increase of no less than £30,000,000 compared with the corresponding date last year. The following table gives the yield of the shares in our principal London joint stock banks, based on the dividends for the twelve months ended June 30th, 1910:—

Share.	Dividend per cent.	Buying Price.	Yield per cent. per annum.
£			£ s. d.
Barclay and Co. ..	12½	20½	4 18 9
Capital and Counties ..	16	33½	4 15 0
Lloyds ..	17 3-16	28½	4 16 6
London and Prov. ..	18	22½	4 2 0
London and S. Western ..	16	72½	4 8 3
London City and Midland ..	18	48	4 13 9
London, County & Westminster ..	20	21	4 23 3
London Joint Stock ..	10	28	5 7 3
Martin's ..	8	15½	5 5 0
Met. of Eng. Wales ..	15	14½	5 3 6
National ..	11	23½	4 13 9
Nat. Discount ..	10	8½	5 14 3
Nat. Prov. of Eng. ..	17	37	4 17 3
Parf's ..	20	41½	4 17 0
Prov. of Ireland ..	12	31	4 16 9
Union Dis. of London ..	12	12½	4 16 0
Union London and Smiths ..	34	32½	5 4 9

Upon the whole these dividends will probably be at least maintained, when reckoning the second half of 1910. The only doubtful point is that possibly some of the banks will have to make provision out of profits for the depreciation of their Consols, etc., but the boards, of course, may be trusted to do the right thing to their shareholders, and not to trench upon the dividends unless absolutely necessary. The yield of these high-class bank shares is very satisfactory, and the uncalled liability need not discourage any investor, as these institutions are under exceptionally able management, and the balance-sheets are submitted to the public. They, moreover, do only a very safe, but profitable, business, not encountering the risks which, for instance, the great German banks are running in order to facilitate the extension of German trade.

HOME RAILS RISING—PREFERRED ORDINARY STOCKS FOR INVESTMENT.

I take some credit to myself for having at an early date—months ago—strongly advised readers of JOHN BULL to invest in Home Railway stocks, as yielding an excellent return while still at a low level and capable of considerable appreciation in capital value. The Ordinary stocks which I have recommended have now been for some time on the up grade, and even since I inserted a new table in last issue a further rise has taken place. Some of my readers, who are of a very cautious turn of mind, however, wish to "make assurance doubly sure," and have asked me for a list of Preferred Ordinary stocks. I accordingly comply with their request:—

	Dividend p.c. per ann.	Highest, 1909-10.	Lowest, 1909-10.	Present Price.	Yield p.c. per ann.
					£ s. d.
Barry ..	4	94½	86½	87	4 12 0
Caledonian ..	3	69	60	63½	4 14 9
Central London ..	4	88	82	87	4 12 0
Glas. and South Western ..	2½	60½	55	60	4 3 3
Great Northern ..	4	97½	89	95	4 4 3
Isle of Wight ..	4	89	76½	83	4 17 6
London & Sth. Western ..	4½	98½	92½	95	4 9 6
London E. & S. Coast ..	6½	135	127	133	4 11 0
Midland ..	2½	64½	61	63½	3 19 0
North British ..	3	70½	62½	66½	4 10 6
Rhymney ..	4	107	94½	98	4 1 9
South Eastern ..	6	122	96	121	4 19 3

These prices also show a moderate advance, but Preferred stocks obviously do not increase in capital value at the same rate as Ordinary stocks which are in sight of improved dividends, such as those mentioned by me in last issue, the interest being stationary. The chief advantage to the Preferred Ordinary of increased distributions in the Ordinary stocks, is that their fixed dividend becomes even more secure, and after all, the return on *South Eastern Pref. Ord.* of nearly 5 per cent., and that on *Brighton Pref. Ord.* of £4 14s. per cent., are excellent, while even those on *South Western Pref. Ord.* of £4 9s. 6d., and those on the *Scotch* stocks, are very acceptable.

THE METROPOLITAN RAILWAY POSITION.

In the case of the Metropolitan Railway, an important development has lately occurred which should enable the company to more than make up for losses of passenger traffic through tram and omnibus competition, by the increase of its coal traffic. The Railway Commission have upheld the clause inserted by the South Eastern Railway Company, when letting land for coal wharves, that all coal coming from the Midlands must go over the Great Northern Railway, instead of via the London and North Western. The Metropolitan is the connecting link between the Great Northern and South Eastern from King's Cross to Farringdon, and will thus gain largely from the tolls on coal carried. The significance of the change will be estimated from the fact that coal from the London and North Western for the South Eastern system did not go over the Metropolitan at all. For the past twenty-five weeks of the current half-year the Metropolitan Company has a published traffic increase of £13,300, and it is not unreasonable to anticipate a dividend for the period under review at the rate of 1½ to 1¾ per cent. per annum, as compared with 1 per cent. per annum for the second half of 1909. The quotation has lately improved to 41, but the highest point this year was 45½, and it may be mentioned, if only as a matter of curiosity, that high-water mark was reached in 1904, viz., 102, from which level it came down with a run to 31½ in 1907. Present prospects would appear to make Metropolitan worth anything up to 50.

VAAL RIVER GOLDFIELDS.

In view of numerous enquiries which I am receiving with regard to the circular recently issued by this company, I think it well to briefly comment upon it. It is hardly necessary to point out again that the past history of the concern has been one of great disappointment, for which, however, incompetent management is chiefly responsible. It is satisfactory, therefore, to find that the reorganisation of the finances of the company, which is necessary in order to take full advantage of some favourable developments which have taken place during the last few years, will be in different hands. Arrangements have been made with the Oceana Development Company for the entire management of the company's affairs in South Africa. A new company of the same name is to be registered in England, with a capital of £350,000, in 2,800,000 shares of 2s. 6d. each. Of these, 1,400,000 will be allotted, as fully-paid, share for share to the present shareholders, to whom the remaining 1,400,000 shares, credited with 1s. 9d. per share paid, will be offered, leaving a liability of 9d. per share, which will be called up and employed as working capital. It appears that arrangements have been made for underwriting this issue, and after

certain necessary deductions £40,250 will be available for working capital. Shareholders have in the past been complaining bitterly that they were not properly informed with regard to the position at the mine and the work carried out. In fact, much less work appears to have been done than the shareholders had a right to expect. In these circumstances, the proper course has been taken of accepting the resignation of the former directors and forming a new board, two directors of the Oceana Development Company having so far been appointed. It is stated that the subsidiary plant which has been erected on the property will be able to treat about 700 tons of ore per month, and it is proposed to remove the remainder of the 40 stamps to the new site, and to increase the crushing plant, while pushing on development. In the circumstances, I think it would be worth the shareholders' while to subscribe for the new issue, the more so as they are obtaining a large number of shares in the new company against their holding in the old undertaking. It should, however, be fully understood that in future the directors will have to take the shareholders into their confidence, and this should be specially stipulated.

RHODESIANS ACTIVE AND ADVANCING, AS FORESHADOWED IN "JOHN BULL."

I have been preaching for months past that the Rhodesian market was most promising from the point of view of the speculative investor, and that in the New Year this section would play a most active part. All the indications are now available to fully confirm this statement; already, before the New Year came, a strong professional demand put prices up, and I hear of various important deals which in themselves are calculated to enliven the market. Several of the big firms and companies are co-operating with a view to carrying through important transactions, and in these circumstances my readers will do well to act promptly. One of the most promising companies to invest in is undoubtedly the *Rhodesia Exploration Company*, as, with very large cash resources and valuable claims and shareholdings, which are now appreciating, every effort is being made to develop promising properties. The shares have now improved to 3 5-16, but are expected to go very much higher, and so will a number of shares in companies connected with the *Rhodesia X*, several of which will be found in the following list of quotations:—

	Highest, 1910.	Price Aug. 30, 1910.	Present Price.
Lonely Reef	65/-	2 1/2	3
Rhod. Gold Mining and Investment	5 15-32	2 9-16	1 1/2
Shamva Mines	5 15-32	4 13-16	5 3-16
Shamva Options		9-16 pm.	1
Amal. Prop. of Rhod. (5/-)	13/6	9/6	8/9
Antelope	2 1/2	1 1/2	2 1-16
Bucks Reef	3 19-32	3 3-16	2 1-16
Chartered	2 1-16	1 13-16	1 1/2
Chicago Gaika	22/6	14/-	15/9
Eldorado Banket	4 3-16	3 1/2	3 1/2
Enterprise	78/9	3 1-16	2 11-16
Exp. Lond and Minerals	13/6	9/6	8/3
Gaika Gold	49/-	1 1/2	1 13-16
Giant Mines	5 7-16	4 9-16	4 1/2
Globe and Phoenix (5/-)	3	2 1/2	2 19-32
New Found Out	37/6	1 1/2	1 5-16
Hay Mines	2 1/2	1 9-16	2 1/2
Rezende	3 1-16	2 1/2	2 1/2
Rhodesia Cons. (10/-)		7/9	8/9
Rhodesia Exp.	4 1/2	3 1/2	3 5-16
Selukwe (5/-)	25/7 1/2	12/6	5/3
Selukwe Columbia	4	3 1/2	3 13-16
Surprise	75/-	1 1/2	1 5-16
Tanganyika Cons.	7 1/2	6 1/2	6 1/2
Willoughby Cons. (10/-)	25/6	17/-	22/-
Zambesia Exp.	2 5-16	2 1/2	1 1/2

It will be seen that a marked advance has already taken place in a great many instances. Some of the latest information points to co-operation between the *Rhodesia Ex.* and the *Consolidated Goldfields*, as an arrangement has been made by which the services of Mr. H. A. Piper, the *Goldfields* engineer, will be at the disposal of the *Rhodesia X* during the next few years, for the purpose of testing Rhodesian properties. *Amalgamated Profs.* are likely to come into special notice, in anticipation of the *Champion Reefs* subsidiary. According to the *African World* cable, this mine is opening up ore of a quality richer even than that carried by the main reef. The shares in the *Falcon Mines* have doubled their price in a few days, and *Thistle Et'va* have taken a jump. As I have stated on former occasions, *Selukwe Columbia* and *Antelope* also deserve attention, but *Shamva Mines* are going ahead so fast that some care should be exercised in this instance, although the cable states that the test crushing promises to furnish higher results than were indicated by the preliminary assay. The *Lonely Reef* is one of the richest mines in Rhodesia, and will evidently rise to a considerably higher level. This may also be said of the *Hay Mines*, which have now recovered to 2 1/2, as I said they would. It is pointed out that by April, when several new producers will be contributing, the gold output of

Rhodesia will show a substantial advance, and there is little doubt but that *British South Africa* shares (*Chartered*) will also experience an important rise. They have begun to move up to 1 21-32, but the advance should assume much larger proportions in the course of 1911. Already a considerable business is being done in Options.

PRESTEA "A" 7. PRESTEA MINES.

My paragraph on the proposed arrangement between the *Prestea Block "A"* and the *Prestea Mines*, under which the *Prestea Block "A"* is to take over the assets of the *Prestea Mines* forthwith, but abandoning the price of 40s. stipulated under the option of July 30th, 1909, has brought me a great many communications, in which the scaling down of the price is objected to, as a cash payment of 3s. per *Prestea Block "A"* share would bring up the figure from to-day's market price of 33s. 6d. to only 36s. 6d. I have placed the various shareholders in communication with each other, and must leave it to them to make their protest at the meeting. Unfortunately, this issue will only be published on the day on which the meeting takes place, viz., Thursday, January 5th, so that it is impossible for me to make further arrangements, but I hope that as many shareholders as possible will attend, listen to the explanations, and advocate their views. It is satisfactory, however, as far as it goes, to gather from the terms of the proposal that 169,400 fully-paid shares of 10s. in the *Anfargah Gold Mines, Limited*, and 1,650 additional shares in the *Prestea Block "A"*, 6,059 fully-paid shares in the *Prestea Railways*, and £5,806 debentures to be issued by that undertaking, are excluded from the sale to the *Prestea Block "A"*, and these, or their value, should, therefore, be distributed amongst the shareholders.

RIVAL CORONATION SYNDICATES.

My comments in *JOHN BULL* of December 24th on the *Coronation Sites, Ltd.*, then in course of formation under the auspices of Albrecht and Co., have brought me a remonstrance from the persons connected with the *Coronation Seats Co., Ltd.*, who maintain that they were first in the field and before the *Coronation Sites, Ltd.*, were even registered. I have already stated that I consider dealing in the shares of such syndicates as very risky gambling, even though the sponsors of the *Coronation Seats Company* assert that "the business may be confidently anticipated to be one of immense profit."

JOHN BULL'S FINANCIAL LETTER-BOX.

- (1) Letters containing inquiries must be addressed to the City Editor, *JOHN BULL*, 2, Copthall Buildings, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.
- (2) Correspondents should adopt either a nom-de-plume, or mention initials, under which the replies will appear in the paper. The stocks or subjects inquired about should also be numbered.
- (3) Replies are made only in the ordinary way through the columns of this journal under the above heading, and not by letter.
- (4) In no circumstances will the proprietors undertake the sale or purchase of stocks or shares.
- (5) If inquirers wish it, for transacting business, the names and addresses of respectable firms of stockbrokers, members of the London Stock Exchange, will be supplied to them, in which case a stamped addressed envelope must be enclosed.
- (6) A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

SMALL MINES.—OPTIMIST.—"Cheap" shares often prove dearest in the long run, and speculators must not grumble if things go against them, for a time at any rate, as so much depends upon circumstances which cannot be foreseen. I can only advise you to study my articles, and to remember that even *Consols* I lost a third of their value during the last few years. With regard to the firm in question, my invariable rule is to advise dealing only through members of the Stock Exchange.

OBSCURE TRANSVAAL CONCERN.—B. V.—I cannot trace it here, and your best plan is to make inquiries in the Transvaal itself.

ARGENTINE LAND SHARES.—K.—Argentine crop prospects are reported to be less encouraging. The stock in question is a fair holding, but not without a speculative element, or it would not be yielding £5 4s. per cent. per annum. In my opinion, Home Rails are still preferable.

AFRICAN EXPLORATION.—CALDERVIEW.—There are no dealings in these shares in London, and practically nothing is known about the concern here. You would do far better to stick to the leading marketable shares in the Kaffir division.

INVESTMENTS.—EAST ANGLIAN.—(1) The railway company mentioned is not doing so well, owing to motor bus and electric tramway competition, but it is still paying dividends, and it seems absurd to talk about its going into liquidation. I cannot tell you to what price the stock will fall, (2) Not a fraud, but of a speculative character. The present quotation is about par, and you might take an early opportunity to realise. (3) Of similar character to No. 2. **RIO.**—(1) A good selection of Home Rails. (2) I send you what you require. (3) A and E. (4) I prefer investment in sound securities.

(5) Your stockbroker or your bankers will do this for you.

5 PER CENT. INVESTMENTS.—J. W. S.—Chilian 5 per Cent. Gold Loan, 1905, at 10 1/2 cum. dividend; City of Mexico 5 per Cent. Sterling Bonds, at 10 1/2; South-Eastern Railway Preferred, at 11 1/2. Do not deal with outsiders, but only with members of the Stock Exchange.

BANK INVESTMENT.—W. T. W.—A sound institution, and the shares should be a good holding, while deposits are safe enough. I prefer, however, investment in securities to the latter. The shares are of £20 each, £6 paid, which means that you are liable for calls for a further £14 per share, should such have to be made, although this is an improbable contingency.

VARIOUS.—MIRROR.—(1 and 2) I do not like either of the concerns. (3 and 4) Deal only with members of the Stock Exchange.

LOW-PRICED SOUTH AFRICAN.—M. J. P.—It might be worth while to join the reconstruction of the company under the new auspices, rather than lose your interest in it altogether.

TELEPHONE STOCK.—SET SQUARE.—The terms are not published yet, but a good profit, such as you have, is always worth taking. As regards further investments, you will probably have noticed how Home Rails have risen since I first recommended them, but they are still worth attention, on the dividend prospects. You will also gain further hints from my articles, and from answers to other correspondents.

MILK CO.—KIMBERLEY.—Why not write to the Official Receiver, who is stated to have the matter in hand? In that case, he will certainly inform you as to the present position, but it does not look as if you will ever get any money back.

SOCIETY.—ANXIOUS.—I have never liked this kind of investment, and recent experiences confirm me in my opinion. Withdraw the money as soon as possible, and put it either into the Post Office Savings Bank, or, if large enough, into sound securities. **INSURED (Rotherham).**—I do not advise investment in this concern, or in the other Corporation mentioned. Put your money into the Post Office Savings Bank, or invest it in sound securities.

RECONSTRUCTION OF ESTATES.—E. G. C.—I cannot yet give you a decisive opinion. It will be necessary to make further enquiries, owing to a somewhat undesirable entourage, and in the meantime, you had better not join.

MOLLSWORTH BROTHERS RUBBER ESTATES.—G. P.—As you have read my article in the December 24 issue, requesting the directors to publish information, you can well afford to disregard the comments which you enclose. Why do you not write the Secretary and request the particulars for which I have asked, but so far in vain?

INVESTMENT OF SAVINGS.—BUSINESS GIRL.—You had better pay weekly into the Post Office Savings Bank, and when you have a good amount, say, £30 or £50, I shall be pleased to give advice as to investment.

CONTINENTAL LOTTERIES.—CABOT.—The Hungarian and Hamburg lotteries are quite respectably conducted, but most of the intermediaries through whom the tickets are sold are shady, and I cannot assist you any further, for you must know that lotteries are illegal in this country. **DOUBTFUL (London).**—I really cannot tell you the status of the firm you mention, who are acting as agents for the Hamburg State Lottery. Most of these people are not bankers, but merely agents, and some are very shady.

MISCELLANEOUS INVESTMENTS.—X. Y. Z.—(1) I do not approve of such syndicates, and consider that it would be wiser on your part to invest in the enterprises themselves. (2) With regard to the Rome International Amusement and Construction Company, Limited, you will find some remarks in the issue of JOHN BULL, of December 17th. It is, of course, a speculative investment, but it has possibilities.

FREEHOLD LANDS.—F. A. C. (Dunstable).—(1) I could not possibly help you to push Premium Bonds, nor could I advise you to buy a large number and obtain an advance from the Bank. This would be going out of your depth. (2) No. (3) Certainly you can insert an advertisement of your freehold lands if you conform to the terms.

OUTSIDE BROKERS.—C. T. K.—Both of these are outside concerns, and I do not recommend the connection. By speculating on their terms you would only lose your money. You should deal through a member of the Stock Exchange, and not go in for such rank gambling. T. W. (Worcestershire).—Duncan Forbes and Company, of 49, London Wall, are outside brokers. I do not approve of their system of doing business, and should advise you to deal with a member of the Stock Exchange. **BURNT.**—I can but repeat what I have so often stated, that I advise my readers to deal only through stockbrokers who are members of the Stock Exchange. **CESTRIAN.**—It is much to be regretted that you have entrusted your money to complete strangers to you, merely on their circulars. It is my experience that when an outside broker goes into liquidation, there is not a penny to be got by creditors. This concern has been doubtful for years, and you must please yourself whether you employ a solicitor. The documents are returned.

HOME RAILWAY STOCKS.—J. A.—Your investment in Home Railways should be made by a member of the Stock Exchange. In last week's issue, you will have seen a table of Home Railway stocks, from which you should make your selection. I would recommend more especially North-Western Stock, now quoted 138½; Great Western Stock, now quoted 125½; and Brighton "A," now quoted 98½. In view of the increased dividends which will be announced in the next few weeks, the Great Western will probably yield about 4½ per cent. per annum, the North-Western 5 per cent., and Brighton "A" 5 per cent. If you wish it, your broker can advise you how to further distribute the investment over three more Home Rails, so as to divide the money over half-a-dozen stocks.

PREMIUM BONDS.—D. F. G. (Ayrshire).—This firm are known for charging much higher prices than market quotations, and for that reason you should not employ them for Premium Bonds. I send what you require. **BUCKS.**—(1) What you require has been forwarded. (2) No, I can give you no information of a personal character, but it is extremely unlikely that a person living in the suburbs could offer advantages like No. 1.

ANGLO-ADRIATIC SYNDICATE, LIMITED.—This Casino of Corfu venture is highly speculative, and I certainly should not sacrifice Premium Bonds of a good description in order to go into such a venture.

RANDFONTEIN ESTATES.—R. R. M.—Randfontein Estates are now in a very promising position, as the Randfontein Central, one of its subsidiaries, will crush with the largest battery on the Rand from the commencement of this year, and probably pay 30 per cent. dividend—this is in addition to other subsidiaries, which are paying dividends. In the circumstances, the Randfontein Estates, as the parent company, holding a large number of shares, should also obtain a good revenue. The shares should be held by all means.

OIL SHAKES.—TARTIN.—The company have put themselves out of the way to furnish the information to you and you should disregard attacks from such a quarter. There is no option but to hold until the oil share market improves. D. W. D.—Of course, highly speculative, but worth holding for a recovery. The present quotation is ½ discount.

MINING HOLDINGS.—R. F.—Your various mining shares, Nos. 1 to 7, are promising of their kind, and should be held. I am less favourable to No. 8, although this may have a better chance under the new auspices. With regard to the Prestea amalgamation, see my articles.

INDUSTRIAL.—R. C.—You must, of course, pay up the calls in question, but do not throw any more good money after bad by taking shares in the new concern.

RUBBER SHARES.—SYCOPIANT.—(1) I agree with you that this concern is of a very doubtful character, but the shares are unmarketable, so that you have no option but to hold. (2) Sell on any favourable opportunity. (3) Ditto. S. H. J.—I do not like either of the rubber shares in question. You would be well advised to stick to the leading shares only, especially in this market. **FAN EAST.**—The shares in question are not amongst my particular favourites, but they are rather a market fancy, and will doubtless go better when the market improves again. Better hold now.

INVESTMENT ASSOCIATION.—J. W. D. (Durham).—I do not approve of this concern, as the drawings are an objectionable feature. At the same time, I should think that you had better pay for the remaining two years, and get your money's worth. Certainly do not wait longer.

4 PER CENT. INVESTMENT.—MACISTER.—The following selection should suit you:—Johannesburg Municipal 4 per Cent. Stock, at 100; Japanese 4 per Cent., at 95; Great Central First 4½ Preference stock, at 113; Furness Consolidated 4 per Cent., at 98.

BRITISH COLUMBIA LAND.—C. J. I.—I cannot possibly give a free advertisement to your British Columbia Land Investment.

5 PER CENT. INVESTMENTS.—WALKER.—Of course, you cannot get 5 per cent. without running a certain amount of risk. The stocks in question are all good of their kind, but instead of No. 6, you might select Chilians, or South Americans of a similar status. Also consult my articles for hints.

SPECULATIVE INDUSTRIAL.—UNSOLDAT.—Do not put all your eggs into one basket, and especially as the concern in question, although prosperous, is highly speculative. Why not put the £50 into a sound Kaffir, Randfontein Central for choice?

QUARRY COMPANIES.—QUARRYMAN.—These documents should have been filed at Somerset House. Otherwise, you must depend upon the courtesy of the Secretary of the company to furnish them at your request.

BEIRA INCOME DEBS.—D. S. R.—I advised a purchase of these when the quotation stood much lower. Everything, of course, depends upon when dividends will commence. Meantime, there are still some arrears to be cleared off on the First Mortgage Debentures. As the position stands, the quotation is high enough for the present, although as the dividend period draws nearer, the bonds may be given a fresh run.

FOUR INVESTMENTS.—L. B.—Safe enough to all intents and purposes, although the last-mentioned bonds are more speculative than the others.

RANDFONTEIN CENTRAL, ETC.—VENTURES.—An announcement of the commencement of crushing on the Randfontein Central may be expected any day. As regards London Ventures, it should be well worth holding for a recovery.

UNITED REALIZATION CO.—V. O. V.—You say you have written to this company, in which you are interested, repeatedly, but have never received an answer. Perhaps this will come under the notice of the Secretary, and induce him to extend to you the courtesy of a reply, giving the information which you ask for, and to which you appear to be entitled.

WEST AFRICAN.—E. T. P.—Latest information makes the adverse report in question unreliable, and you should not sacrifice your shares.

QUIET MINES.—UNIONIST.—The New Afrikander was absorbed by the Afrikander Proprietary Gold Mines; and you had better apply to the London agents, the Anglo-French Exploration Co., Salisbury House, E.C., as to how you stand. The second concern went into liquidation long ago.

INSURANCE REPLIES.

Insurance Enquiries should be addressed Insurance Editor, 67, Long Acre, W.C.

STATUS OF COMPANY.—D. M. (Tottenham Court Road).—They are not in the front rank.

RAMPART UNEMPLOYMENT INSURANCE COMPANY.—A READER FROM THE START (Islington).—Our advice to your fellow workmen, as to yourself, is not to take up the contemplated policy. Your other questions are answered in the negative. **ANXIOUS (Wandsworth).**—See previous answer.

RE-INSURANCE AND GUARANTEE CORPORATION LTD.—F. B. (Brighton).—No, Sir Henry Cotton was not a director of this company, but several of the directors of the Law, Car and General were upon the board.

NATIONAL CO-OPERATIVE INSURANCE CORPORATION.—J. H. (Portsmouth).—It seems to us that the particulars you ask for must be within your own knowledge. We cannot, of course, express an opinion upon the validity of your claim, but if you have taken proceedings the matter will no doubt be thrashed out by a competent court.

CAR AND GENERAL INSURANCE CORPORATION.—J. H. AND CO. (Glasgow).—This company is, of course, entirely distinct from the Law, Car and General Insurance Corporation. It was founded in 1903.

SALE OF INTEREST.—J. (Ex-Treatford).—There are only two ways in which you can dispose of your policies—either by taking the surrender values offered you by the company concerned, or transferring them to someone else.

TWO COMPANIES.—J. C. (Walsley).—Neither is strong; we should prefer another company. C. E. S. (Dardanelles).—Both are good, and there is not much to choose between them, but we should be inclined to prefer the Legal and General.

NATIONAL PROVIDENT INSTITUTION.—CHERJO.—Yes, certainly. The National Provident was established as far back as 1835.

VALUE OF SHARES.—ENGINEER (Basingstoke).—We will answer your question next week. There will be some difficulty in doing what you want.

LONDON AND MANCHESTER INDUSTRIAL ASSURANCE COMPANY, LTD.—REGULAR READER (Holborn-Bar).—You would have difficulty in getting anything for your interest in the policy over and above what the company is prepared to offer you.

COMPANY AND AGENT.—CAR CONCERN.—(1) The answer to your first question is that the demand cannot be legally enforced. (2) Your second question is answered in the negative. There is nothing unlawful in making the demand, although it cannot be enforced. (3) Your third question is answered by the replies to No. 1 and 2. (4) You would have no claim for wrongful dismissal.

WELSH INSURANCE CORPORATION.—F. H. H. (Salford).—It may be said to be making fair progress.

SEN LIFE OFFICE.—CESTRO (Epsom).—Yes, certainly.

SALE OF POLICY.—A. F. H. (Reigate).—(1) We do not think you would gain anything by selling your interest, which could only be done at considerable loss. (2) Try the General Accident Fire and Life Assurance Corporation.

PROVIDENT ASSOCIATION OF LONDON.—M. D. (Liverpool).—You must decide for yourself. It seems foolish to enter into a contract with a perfectly sound company and then to wish to break it 7 months afterwards.

GENERAL MUTUAL INDUSTRIAL INSURANCE CO.—G. M. (North Woolwich).—A Receiver has been appointed on behalf of the Debenture Holders and an arrangement entered into with the United Friendly Insurance Co., whereby that company agrees to take over all existing policies. You should fall in with the arrangement. You can expect nothing from the old company. **SOUTHERN (Salisbury).**—We will look into the matter and write you under cover.

BRITISH EQUITABLE ASSURANCE CO.—M. A. (South Shields).—The company is not making the progress shown by some of its competitors, but it is sound.

NATIONAL GENERAL INSURANCE CO.—F. P. B. (Leytonstone).—The answer is in the negative.

STAR LIFE ASSURANCE SOCIETY.—Yes, we think so. The Star Life Society was established as far back as 1843.

CITY LIFE ASSURANCE CO.—W. J. S. (Horsham).—We have reason to believe that your statement is correct. As to the other part of your letter, we are making enquiries and will deal with the matter further next week.

ALLIANCE ASSURANCE CO., LTD.—L. I. D. (Bangalore).—There is nothing you can do, unless you can transfer your interest to someone else. The "Surrender Value" offered by the Alliance no doubt seems very low to you, remembering the length of time you have been insured, and the amount of money you have paid, but they are not at all likely to amend their offer in your favour.

The Signal of Success!

£500,000

That is the
Signal Success
achieved by

THE NATIONAL SHARE EXCHANGE

in paying away to its Clients nearly Half-a-Million of Money.

Given a roadbed of rock-like soundness, the most perfect equipment that close inside experience could devise; sound business principles at the lever; keen foresight and vigilance all along the line, it is small wonder that the N.S.E. is

THE ROYAL ROAD TO MONEY-MAKING.

Those who are travelling that road and who are enjoying the rich fruit of their enterprise, are men and women like yourself. Many of them had no experience of stocks and shares. Indeed none is required where such an exceptional service of advice is at your disposal.

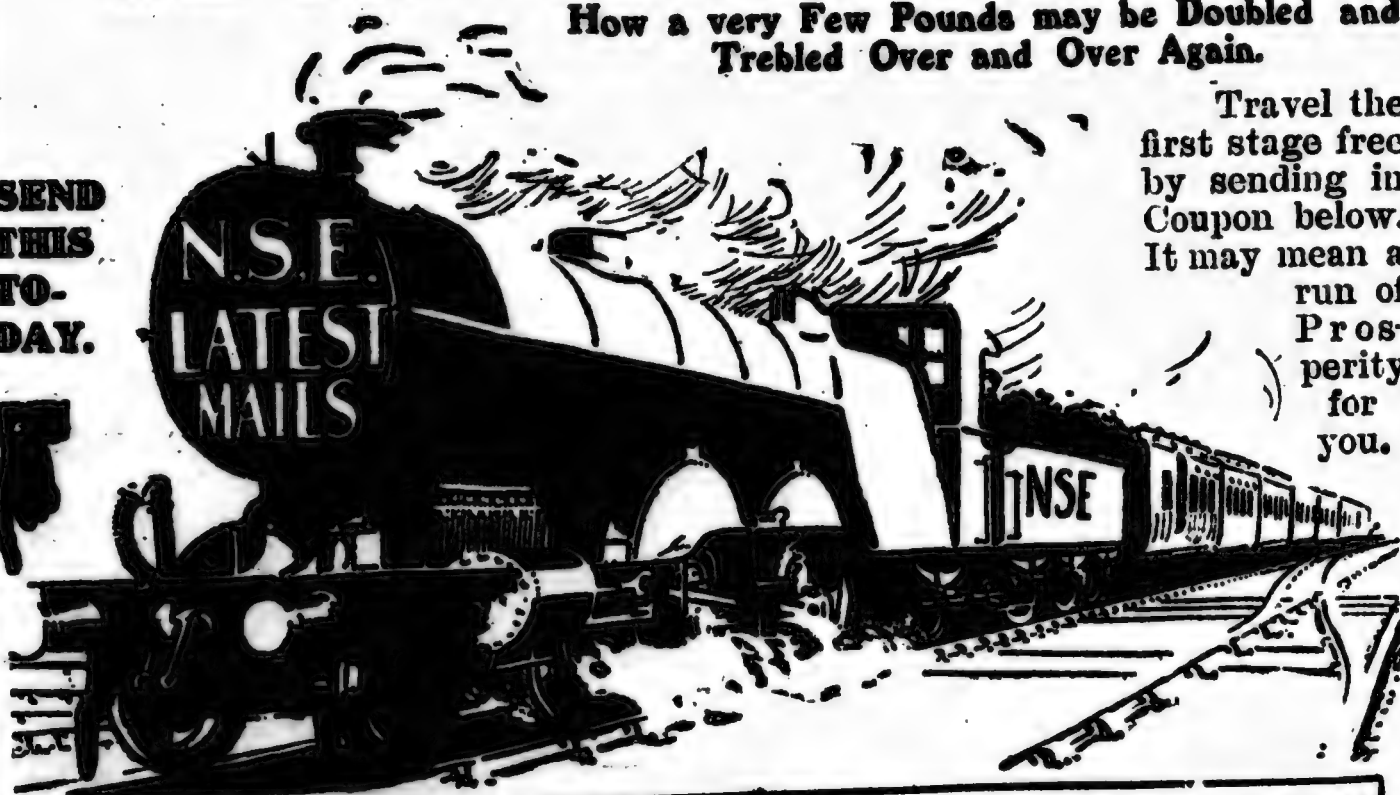
Our Clients enjoy Phenomenal Success Because they are following Our Advice.

The whole of our tried and proved system of Money-Making is at your service. It costs nothing to receive the full particulars showing

How a very Few Pounds may be Doubled and
Trebled Over and Over Again.

Travel the
first stage free
by sending in
Coupon below.
It may mean a
run of
Prosperity
for
you.

SEND
THIS
TO-
DAY.



To the Secretary, The National Share Exchange, Great Winchester Street, London, E.C.

Please forward me gratis and post free your booklet, "THE MODERN SYSTEM OF MONEY-MAKING," and other literature which is a clear explanation of the methods which have enabled you to pay away nearly £500,000 to clients.

J.B.
7/12/13.

Name.....
(State whether Rev., Mr., Mrs., Miss or Title)

Address in Full.....

Date.....

(Please write distinctly).

This and all our other advertisements are copyright

THE JUNIOR CLERK'S WAIL.

A NEGLECTED ASPECT OF CIVIL SERVICE REFORM.

We have received the following letter from a member of the Junior Section of the Civil Service:—

It has been the boast of various heads of departments in the Cabinet that the Government should be a "model employer," and one cannot help thinking that if a little more attention were directed to the position and prospects of the Boy Clerk and the Assistant Clerk, and the Ministers were sincere in their desires, some substantial amelioration would speedily result.

Perhaps a brief resume of the facts will not be out of place.

It is safe to say that in no other Civil Service appointment are such educational demands made upon the candidate for such a paltry return. Two examinations have to be faced to ensure the princely salary of £45 per annum, and when one considers that a dustman, without educational ability, can earn 25s. to 30s. a week, it can well be understood that some measure of redress is essential.

As perhaps your readers are aware, the career of an Assistant Clerk commences as a Boy Clerk, and the examination for that post necessitates that a boy should possess, among other things, a good knowledge of three secondary subjects—such as Latin, Mathematics and Chemistry—and when it is considered that the competition for these highly desirable positions is exceedingly keen, one can easily understand that much time and money must be spent on educational requirements. From that position he undergoes another examination and, if successful, becomes a full-fledged Assistant Clerk with remuneration as follows:—

£45 per annum, with an increment of £3 to £85, then by £7 10s. to £150 per annum, which sum constitutes his maximum.

It will be seen that if everything is favourable and he has served faithfully and well, at the age of 33 to 34 a well-educated man can reach the sum of £2 17s. 8d. per week. An Assistant Clerk's service commences at from 19 to 21 years of age.

It will be quite obvious that for an Assistant Clerk to think of marrying until he is 30 or 35 would be to commit social suicide, for it is impossible to save from such a paltry beginning, and until the maximum is reached anything like decency and comfort under married conditions would be impossible.

It is significant that since the establishment of the class in about the year 1890, the maximum has remained stationary, while that of other branches of the Civil Service has been improved. Take, for instance, the Sorters in the G.P.O., who have but to pass one examination, and whose position has been materially improved during recent years.

It is an admitted fact that, to keep pace with the increased cost of living and higher standard of present-day comfort, the wages in nearly all trades outside the Service and of most grades inside have been increased, but the Assistant Clerks have remained stationary.

POINTED PARAGRAPHS.

STUDYING THE STARS.

(Just now, politics are taking a second place in every-day life, and pantomimes are engrossing most of our attention.)

Let politics lie in the limbo of darkness,

Along with all topics that fret and annoy;

For man has but one theme that now interests him—

"My word! what a shape has the principal boy!"

A NEW JOKE.

(The "regimental pet bear that escaped from Shorncliffe Camp was recaptured after forty hours of liberty, much to the relief of dwellers in the neighbourhood.)

When the creature escaped there were all sorts of fears

That its track might be marked by red ruin;

For, when a strong bear is kept in a weak cage,

Then trouble is sure to be Bruin'.

RICARDO.

This LOOSE LEAF LEDGER

Opens **FLAT** and keeps **FLAT**, and a finger's pressure securely locks it.



YOU TEST IT **5/-** FOR TEN DAYS FREE

For 5/- we will send you:—

- 1 Strong Canvas Binder, with our patented unique & simple lock.
- 250 Ruled Sheets on High Grade Bond Paper to your selection.
- 27 Lettered Alphabetical Double Tabbed Index.
- 25 Patent Stamp Markers. A simple invention that aids greatly in cross indexing.

Do not be mistaken with the idea that a Loose Leaf Book is always a Loose Leaf Ledger. We sell complete Systems for Office, Factory and Professional use—43 kept in stock—all sold on 10 days' approval for 5/- each.

- | | |
|-----------------------------|-------------------------------|
| Advertising Returns. | Lodge or Society Records |
| Catalogue Indexing | Mortgage and Loan Records |
| Seven Ledger Rulings | Orders Received Blanks |
| Cost of Production | Prospective Customers' List |
| Dentists' Records | Price List Blanks |
| Employers' Records | Publishers' Subscription List |
| Following-Up Collections | Quadrill Ruled Forms |
| Horizontal Ruled Forms | Quotations Given |
| Household Expense Records | Quotations Received |
| Instalment Accounts | House and Estate Records |
| Insurance Office Records | Salesman's Follow-Up |
| Lawyers' Collection Doc' et | Stock on Hand |
| | Library Indexing |

Many other Systems are kept in Stock, all dealt with in our GREEN BUSINESS BOOK, which is sent free on request. It tells all about Moore's Modern Methods— which save Time and Money.

THE BOOK OF MOORE'S MODERN METHODS

An invaluable book is published by Moore's Modern Methods, 160 pages, profusely illustrated, written by experts, art cover. Sixpence, post free. Money refunded on first order.

MOORE'S MODERN METHODS,

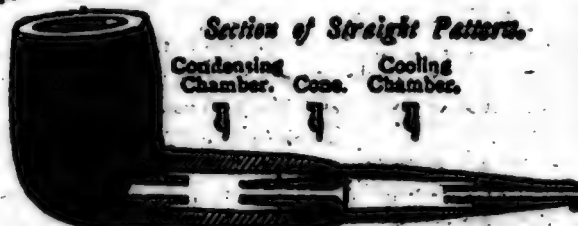
4, 1B. St. Bride Street, London, E.C.

The "MASTA" for Pipe Lovers.

The "Masta" pipe is a scientific but simple device which absolutely prevents any nicotine or moisture from reaching the mouth or pipe bowl. It ensures a cool and dry smoke to the end, and allows you to enjoy the full flavour of the tobacco.

There are no parts to get out of order, and the pipe can be easily cleaned. The "Masta" can be thoroughly enjoyed by those who cannot smoke an ordinary pipe.

Made of best selected briar. Every pipe guaranteed.



Obtainable of all leading tobacconists. Price 2/6, 4/-, 5/6, 8/-, 10/-. Cheaper quality, 1/- . Write to day for free booklet, "Points on Pipes." Full of useful hints.

MASTA PIPE CO. (Dept. 9) 153 FLEET ST. LONDON, E.C.

THE LIVERPOOL VICTORIA

INSURANCE CORPORATION, LTD.

SUBSCRIBED CAPITAL £421,408

Life, Fire, Accident, Motor, Burglary, Plate Glass, etc.

'THE BUSINESS WOMAN'S' INVESTMENT POLICY.

No Medical Examination required. Prospectus sent on request.

AGENCY APPLICATIONS INVITED.

HEAD OFFICE: 45-49, HOLBORN VIADUCT, LONDON, E.C.

The Popular Scotch Whisky is— BUCHANAN'S "BLACK & WHITE."

IMAGINARY INTERVIEWS.

BY WALTER MOORE.

MR. ANDREW CARNEGIE.

"Carnegie's in his counting-house
A-counting out his money,
While poor men, gnawing crusts of bread,
Look on, and think it funny!"

So singing, with a blithe and lightsome lilt, I climbed the steps of Skibo Castle, and demanded an interview with the modern Croesus.

Having skirmished successfully with a small army of footmen, butlers, under-private secretaries, private secretaries, and other functionaries of the Castle, I was introduced into the presence of the Laird of Kibosh—pardon; I mean Skibo.

"I ask not for riches, I ask not for fame; I ask for a chat, and that's all that I claim," I elocuted, striking an impressive attitude.

"Ye ask no' for riches!" cried Mr. Carnegie, his eyes almost starting from his head. "Ye've no' come for siller? Mon, ye're the furrst callant that's no' come to me for the dollars! Ye're an unco proposition. I'm pleased to see ye. Come right in and shake. An' what's brought ye to Skibo?" asked the millionaire.

"Public duty," I replied. "I have come to reason and remonstrate with you on the manner in which you are disposing of your enormous wealth."

Mr. Carnegie turned purple with indignation.

"See here, stranger," he stuttered, explosively, "I'm no' the mon to hear reason, an' I'm durned if I'll lend a lug to remonstrance."

"How could you, after squandering millions of money on public libraries, while grim poverty stalked up and down the land, set the seal upon your unproductive expenditure of Trust-earned riches by devoting the enormous sum of £2,000,000 to such a cloudy cause and visionary ideal as Universal Peace? I pause for a reply."

"Can I no' do what I wull wi' my ain?" demanded Mr. Carnegie, heatedly.

"You can," I retorted; "but don't imagine you've done something great when you've only made what, in the vernacular, is called a 'bloomer.'"

"Is not peace the noblest cause of all?" cried Mr. Carnegie, with growing resentment.

"That depends upon what you call peace," I returned.

"Pshaw!" exclaimed the millionaire; "ye quibble; but I'll no' squabble. Peace is a term which needs no definition."

"Maybe not," I countered, "but a little explanation, followed by a brief exhortation, will do you no harm. Indeed, it may be productive of good."

"Humph!" grunted Mr. Carnegie, glancing at the clock.

"Peace," I commenced, mercilessly, "as related to nations, appears to me to be of two kinds, namely, domestic and international. Of these, I maintain that the first is the most important, and that the last naturally arises out of it. Domestic peace I define broadly as peace in the homes of the people, peace between the various religious faiths and sects, peace between the different classes of society, and peace between the two greatest material forces in the world, capital and labour."

Mr. Carnegie coughed, and shifted uneasily in his chair.

"Peace in the homes of the people," I proceeded, unflinchingly, "means employment, sobriety, religious toleration, mutual respect between class and class, and equitable relations between capital and labour."

"Mon, it's near lunch time," interrupted the millionaire, rising from his seat.

"Peace," I said, rising too, "in the homes of the people, meaning all these things, means national prosperity. A prosperous nation is one of the best guarantees for the preservation of international peace, for obvious reasons. Look around upon our country. Do you see peace in the homes of the people; peace in religious activities, peace between the different classes of society, peace between capital and labour? No, sir; you do not! You have the money. You see the work to be done. Devote your millions to the attainment of domestic peace, and international peace will follow in its train."

My descent down the marble steps of Skibo Castle was more hurried than dignified.



MEASURE any Half-dozen *Summit* COLLARS

stamped the same size, and you will find there is not a 16th of an inch variation in any one of them. This is because *Summit* collars are made from specially shrunken *Summit* materials. This shrinking process also strengthens the fabric, clears it of all chemical filling, and proves the cloth clean and perfect throughout.

'QUARTER-SIZES' have a real significance when applied to *Summits*—It means four sizes to every inch, and every collar measuring True to Size.



Shape 30



Shape 25



Shape 40

These are three popular shapes in the *Summit* series. They are stocked in depths 1½, 2, 2½, and 2¾ ins, and in QUARTER-SIZES from 14 to 18 inches.

6 for 3/-

A sample collar and the BOOKLET post free for 6½d.

Austin Reed Ltd.

Three 13 FENCHURCH ST.
CITY 5 St. Mary Axe
shops: 157a Cheapside · E. C.



THE LEAF THAT WAS TURNED BACK.

BY RICHARD MORTON.

Even as many of us do, the Young Man made a number of first-class resolutions when the New Year began. He decided to turn over a new leaf and start life afresh on a clean page. It is to be understood that the Young Man was not radically bad, neither was he aggressively good; he was just an ordinary young man.

But he had a sweetheart and, such is the influence of woman, it was entirely on her account and at her special plea that the new leaf was turned over. She, thinking of the future and perhaps being of opinion it was high time he began to get the home together, persuaded him to buy a neat diary and to inscribe therein on the very first page those praiseworthy resolutions she had wound him up to take.

The book cost him eighteenpence, but as it was bound in real leather and included a lead pencil and an insurance policy, perhaps it was not dear. Indeed, when we consider the main purpose for which it was to be used, it would surely have been cheap at any price. For it was destined to make a new man of him, mentally, socially, physically, and financially.

The first page was a very virgin white one before he began to stub the free pencil on it. Of course the pencil, being given away, soon broke to pieces, and so he set about recording his decisions in ink. He felt cheered as he did so, for the writing would be more lasting.

Summed up with commendable brevity, these are the New Year resolutions to which he committed himself:—

"Not to smoke more than five cigarettes *per diem*."

"To walk to the office every day, for the sake of the exercise. *Mem.*—To reserve the right to ride when the weather is rotten."

"To put by at least five shillings *per week* towards the home. (This meant cheaper seats at the halls, but the girl said she did not mind that.)"

"Never to say anything stronger than 'Dash it,' and even that as seldom as possible."

"Not to squeeze the hand of the barmaid at the 'Unicorn' when she left it accidentally on the counter. To call her 'miss' in future, instead of 'dear.' (This clause to apply to certain other ladies of his acquaintance.)"

"Not to back any more losers."

This plan of the new life he mapped out for himself did not look as though his past had been remarkably lurid, and he thought it would not be difficult to act up to the model he set himself.

The clause by which he bound himself to avoid losers might prove troublesome, for they were always winners when he put his modest half-crown on them. It was only after they had passed the post that he knew them by their correct appellations. And, if he was to avoid such accidents in the future, he needed more remarkable gifts of prophecy than he at present possessed.

The best thing he could do was to leave the horses severely alone.

He told his girl what he had done, and she highly approved, though it must be confessed he did not show her that new leaf of his, because of those lines about the lady at the "Unicorn." Subject to this one reservation, his tale to the girl was complete, and having received her benediction, he began his new life with a heart bubbling over with hope.

It lasted three days and three nights. Put him down as a hero, for such resolutions seldom last so long, and nobody knows what he suffered when deprived of his harmless joys. To start with, when he said "Miss" to the barmaid, she laughed in his face, called young Smith "darling," and let him fondle her hand till the next customer came in. Then, an allowance of five cigarettes was absurd; he got through them while hurting his feet by walking to the office.

The first loser he refused to back turned out a winner at the nice price of ten to one. And—but there is no need to tell all the dismal, doleful tale.

After three days and three nights of it, on the fourth morning the Young Man turned that New Leaf back again.

He did more. He tore it out of the book, and put it on the fire.

And it is any odds that many of us are doing the like at this very moment.

LAW FOR THE MILLION.

MONEY-LENDING.

The business of money-lending has almost invariably been regarded with disfavour by the Legislature. The law relating to the subject is now governed by the Money-Lenders Act, 1900.

This Act provides that "When proceedings are taken in any court by a money-lender for the recovery of any money lent after the commencement of this Act, or the enforcement of any agreement or security made or taken in respect of money lent either before or after the commencement of this Act, and there is evidence which satisfies the Court that the interest charged in respect of the sum actually lent is *excessive*, or that the amounts charged for expenses, enquiries, fines, bonus, premium, renewals or any other charges, are *excessive*, and that in either case the transaction is *harsh and unconscionable*, . . . the Court may re-open the transaction, and take an account between the money-lender and the person sued, and may, notwithstanding any statement or settlement of account, . . . re-open any account taken between them, and relieve the person sued from any payment of any sum in excess of the sum adjudged by the Court to be fairly due in respect of such principal, interest and charges, as the Court, *having regard to the risk and all the circumstances*, may adjudge to be *reasonable*; and if any such excess has been paid, or allowed in account, by the debtor, may order the creditor to repay it . . ."

The Act leaves it absolutely to the discretion of the Court to decide what would be "excessive" interest, and what would be a "harsh and unconscionable" transaction, and these words have given rise to much litigation. It is obvious that what would be excessive interest in one case would not necessarily be so in another—e.g., if a money-lender lent £100 against deposited Consols of that value as security, 60 per cent. *per annum* would be deemed excessive; but if a money-lender lent £100 without any security, it need not. Much depends on the risk the money-lender runs.

There is authority for saying that if the rate of interest is much above 10 per cent. on a reasonably safe security, that would be excessive, and if it was obtained through the weakness or folly or urgent necessity (real or imaginary) of the borrower, and the lender had knowledge that it was so, the transaction may be termed harsh and unconscionable.

LEGAL ANSWERS.

(Questions cannot be answered by post.)

INCREMENT DUTY.—J. R. C. (Hastings).—If the vendor makes a profit on the sale of the house, he is liable for the increment duty, not the purchaser. The increment duty is 20 per cent., i.e., 20 per cent. on the increased price.

MARRIAGE SETTLEMENT.—C. N. (Victoria Park).—No register is kept of Marriage Settlements.

REPAIRING LEASE.—J. N. (Plumstead).—You are bound by the terms of your lease, and, if you leave, the landlord can compel you to put the premises in proper repair.

INCOME TAX.—W. H. A. W. (Yorks).—Income tax is payable on all money received in this country.

DESESION OF WIFE.—DISTRESSED (Bristol).—Your husband having left the country, it would be useless attempting legal proceedings unless he has property here.

NOTICE TO LANDLORD.—A. B. K.—You are a yearly tenant and the landlord is entitled to six months' notice; he does not say in his letter that he will accept a quarter's notice, but that you can give notice at any quarter. It is a tricky letter. Y. L. T.—The tenancy is a monthly one, and you cannot give notice until the end of the first month.

DOG BITE.—M. A. S.—Unless the injury is sufficiently serious to prevent him doing his work, he is not entitled to any compensation. Defend the case.

ESCAPE OF GAS.—N. H. (Bayswater).—The Gas Company must have a reasonable time to execute repairs, and you have no remedy against them for discontinuing your supply meantime.

DISMISSAL OF SERVANT.—J. B.—If a servant is dismissed summarily, he can take out a summons immediately for wages in lieu of notice, without waiting for the notice he ought to have had to expire.

SUMMONS FOR RATES.—ONLY A RATEPAYER (Enfield).—The rates are made up to the 30th September, but are due and payable in April, hence the summons. The practice of sending a police constable to serve the summons is objectionable, and we hope to see it abolished shortly.

INCOME TAX.—H. S. (London).—If you did not claim the abatement, you are liable for 1s. 2d. in the £. You had better place your case before the Commissioners.

PURCHASE OF ENCYCLOPEDIA.—DOOLAN, No. 19.—If you signed a contract agreeing to purchase the six volumes, you are bound by it. You should always read documents carefully before signing them.

TRUST DEED.—HARD UP.—We cannot advise you without knowing the terms of the deed.

TRIAL FOR MURDER.—W. C. (Portsmouth).—If a man has been tried and found not guilty, he cannot be tried again, and this applies to any criminal offence.

FINES BY EMPLOYERS.—NO FOOL.—Whether employers can fine their servants for breach of rules depends on the contract of service.

MISSING MUSIC.—ORCHESTRA (East Ham).—If the music was given to the Secretary and he cannot account for it, you can sue him for its value.

NOTICE.—W. H. F. (Kilburn).—If you agreed to accept a minute's notice, you are bound by it, and it doesn't make any difference how your salary is paid.

NEW SYSTEM of RAPID MONEY-MAKING

In order to place before every reader of "John Bull" THE GOLDEN OPPORTUNITY of acquiring a FREE SHARE in an industrial concern with **FREEHOLD LAND GUARANTEES**, arrangements have been made by a well-known firm of Bankers to distribute

100,000 Free Shares
representing £25,000,

Without any cost or liability whatsoever to Applicants.

These shares will be issued IN STRICT ROTATION, therefore it is important to reply at once if you intend to grasp this WONDERFUL CHANCE OF ACQUIRING SOMETHING FOR NOTHING, which may be worth, in the course of a week or two, a crisp five-pound note.



PHILIP D. ARMOUR.

Chiefly associated with the Meat Trade, but he has made piles of money by his knowledge of the Laws of Money-making. It is open to-day to readers to apply their own knowledge of the same whereunder Mr. Armour has achieved his immense fortune.

ALL YOU HAVE TO DO

is to write your name and address plainly on postcard, put a 1d. stamp on it, and

Post at Once.

This is an offer made to the thrifty saver, and a CHANCE OF A LIFE-TIME. It is in no way connected with Premium Bonds or Lottery Tickets. All the Bankers wish to do, is to put before 100,000 people an Illustrated and Coloured Prospectus of an opportunity that will produce a fortune.



JAMES R. KEENE.

Started his money making career with a very small amount of money. In a very short while he made £2,000,000. Readers now have the opportunity of learning something of the same methods whereby Mr. Keene made his money.

IF YOU RECEIVE NO REPLY you will understand that the whole of the 100,000 Free Scrip have been applied for.

So Don't Delay, Apply at Once.

Everyone who wants to make money will be delighted at this announcement. To-day an unprecedented opportunity is given to every reader of this paper to make large profits with small sums, from a few shillings upwards. "Money Makes Money"—so runs the old phrase—and if you possess a spare sovereign you are now given the chance to prove its truth. For, free of all charge, you will be sent to-day full particulars of a system of rapid money-multiplying by which your sovereign may be increased to two, three, four, or five sovereigns, your £5 to £25, £50, or £100, your £10 to correspondingly larger sums, and so on to fortunes. All you have to do is to write to the address given below, and by return, you will be sent, free of charge, a Free Share, without Cost or Liability.

Remember, 100,000 Free Shares

representing £25,000 without any Cost or Liability.

In January the number to be distributed is only 10,000
SO WRITE AT ONCE.

WRITE TO-DAY.

Your opportunity is NOW. There is no need to look for an opening: it is here this very instant, staring you in the face.

Don't put this paper down with the remark, "I'll see about it."

Those who say "I'll see," generally "forget." Strike while the iron is hot.

ALL YOU HAVE TO DO

to secure this wonderful opportunity is to simply write your name and address on a 1d postcard, and post it NOW.

ADDRESS—

UNITED SERVICE SHARE EXCHANGE,
Dept. J.B., 2, Army and Navy Mansions,
113, Victoria Street, Westminster,
London, S.W.

Telephones: 5,227 and 110 Westminster.
Telegrams: "Unsharex, London."

NOTE.—"ONE APPLICATION ONLY IS ENTERTAINED FROM EACH ADDRESS. ANY DEVIATION FROM THIS RULE WILL MAKE VOID ALL FUTURE BENEFITS ACCRUING."

THE ARMY—FROM WITHIN AND WITHOUT.

By ALLAN SUTOR.
PEACE OR WAR?

There are two essentially different kinds of peace. One consists in submission to self. This is the peace of a pig. It is rooted in neglect of duties, abrogation of responsibilities, exploitation of principles. It means war, always war, never peace. Even if no enemy were at the gates a powerful enemy would already be encamped and entrenched inside. It is a selfish peace, and covers an extensive recognition of one's own rights, not those of others—the right to enjoy even if others have to suffer, the right to live even if others have to die. Elaborated into a simple theory, it means that every one being in full active and eager enjoyment of rights, no one need suffer, far less need anyone die. This is the theory of the "practical" age in which we live: the one comforting essential of a practical age being the possession of a beautiful theory. Enriched by its precious ownership, everyone is able to say comfortably and therefore fervently, "Thank God, I am a practical man." Now the other sort of peace demands the subordination of self, the exaltation of principle, the realisation of duty. This is true peace. It is peace with honour for its pedestal. It entails not rights, but duties—the duty to forget self and all its claimant rights, the duty to be true even if one thereby forfeits the right to live, the duty to live rightly in order that others may all the more fully and freely enjoy the privilege of life. These are two distinctly different methods of looking at life. The latter view is full of difficulties and hardships: you have to act. The former way brings comfort and ease: *you need only talk*. To abolish poverty, for instance, one need speak long and loud enough for the poor only to hear. One must run no risk of poverty to extinguish crime, one must frequently announce that all men are perfectly honest. To accomplish this, it is unnecessary to be honest oneself. To produce children, it is necessary to read an article on the subject of motherhood. It need not occur even to the writer to be a father himself. To inculcate discipline in a nation its played out leaders must eloquently lament its decay. On no account must they themselves give a lead. And so when we come to peace—whether it be a wicked and adulterous peace or a peace based on the fearless vindication of right—it is necessary for honourable politicians and reverend ecclesiastics only to declare peace loud and long enough for their constituents and their congregations to hear. To be strong men of principle themselves would not be so convenient. They might lose their jobs. They might lose their well-earned reputations for piety. They cannot be too careful. Right or wrong, they must please their political supporters and church members. This is best done by assurances that the reign of everlasting comfort has at last arrived, and that all must now think sometimes of the comfort and joy to be derived from the saving of precious money which would be effected by a reduction of expenditure on armaments. There is no better cloak for insignificant personal effort than the magnitude of an undertaking. To speak of peace abroad assists more than anything else to forget selfish war at home. To export missionaries serves the same useful purpose. When a nation's own house is on fire, is it Christian law to seize a fire-bucket and proceed leisurely and comfortably to the house of one's neighbour? I think not. One of the real problems of this country to-day is how to get rid of many of its home missionaries, how to extinguish the fires which are burning and blazing not in the homes of the poor and suffering in contact with realities, but in the houses and homes of the Church's hirelings whose knowledge of religious reality is confined to unintelligent but determined guessing on Sundays. In the midst of so much hypocrisy it is naturally difficult for a British soldier even to breathe.

"PLAIN POLITICS FOR PRETTY WOMEN."

Under this "attractive" heading, Mr. Bottomley contributes to next week's "Mrs. Bull" the first of a series of interesting articles, describing the working of the Parliamentary Machine, and giving a clear definition of those phrases, so glibly used by the newspapers, by which the ancient customs of the "Mother of Parliaments" are distinguished

MR. HUNNABLE ON THE SITUATION.

HOW THE ECCENTRIC POLITICIAN AND ORATOR WOULD
DEAL WITH THE CONSTITUTIONAL CRISIS.

By A. HUNNABLE.

Now that the elections are over, a few observations upon the results may interest your readers. Parties have fought, changes in some constituencies have taken place, but the balance of vote in the House of Commons is about the same, and most people are asking for some sign of what is going to happen. Before commenting on what is going to happen, I should like to express my joy, which I know will be echoed by all JOHN BULL Leaguers, at the triumphant success of the Editor, Mr. Bottomley. He is to be congratulated upon his signal success, seeing that it stands out above all others in a three-cornered contest, as a great victory for his (Mr. Bottomley's) Business Government. I am proud to have helped, because I know he is a staunch advocate in the causes of progressive legislation. This is what I should press upon the Government if I were a Member. They are a few of the main clauses of my bill for reforming the House of Lords:—

HOUSE OF LORDS REFORM BILL.

CLAUSE 1.—This Bill has for its objects and purpose the total abolition of the Hereditary Principle of the House of Lords, and does herein set out that the number of Lords entitled to sit in the Second Chamber shall be reduced to half of its present state.

CLAUSE 2.—That such half shall be elected by the whole House of Lords, and retain all rights and privileges, such as this Act shall confer, for the term of their life. That after the passing of this Bill through the House of Commons no person or persons shall be entitled to sit in the Upper Chamber unless such person or persons shall have been a member of the House of Commons for 2 years, unless such person shall be appointed as specified in Clause 4.

CLAUSE 3.—That the House of Commons shall elect such number of its members as shall equal the number of Lords elected to sit in the Second Chamber, according to this Act, and that such members shall retain their seats in the House of Commons and shall have the right to vote in both Houses only and as long as they are members of the British House of Commons.

CLAUSE 4.—That after the passing of this Act the reigning King shall have power (either through the recommendation of the Prime Minister or of his own will) to confer the right of and create Lords of the Realm, and also confer the right for such Lords to sit in the Second Chamber, providing such number shall not exceed the equal of one-half of the whole assembly.

CLAUSE 5.—That Members of Parliament elected to sit and vote in the House of Lords shall be known as Parliamentary Lords, and the only title they shall have or use in reference thereto shall be "Lords of Parliament" as Lord

(Surname of Member)

(Name of Constituency)

CLAUSE 6.—That if any Bill be passed by a majority in the House of Commons, and the Second Chamber reject such Bill, the Government in power shall have the right to print on or attach to the Ballot Paper used at the next General Election such words as "Are you in favour of such and such a Bill as rejected by the Second Chamber?" and should a majority of votes be recorded in favour of any such Bills, those Bills shall become law, and operate from such day as the vote may take place.

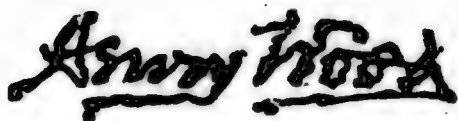
THE CAR AND GENERAL INSURANCE CORPORATION, LTD.

With reference to the paragraph that appeared in our issue of December 24th respecting this Company, the General Manager writes to us to say that, although it is true that the Company refused to renew the policy of our correspondent after he had requested to be furnished with certain figures supplementary to the balance sheet, it is not correct to say that the Directors were moved to that refusal by annoyance at the persistence of our correspondent in asking for those figures. With respect to our further statement that the Board of Trade "rejected the figures supplied, because, as they said, they were not complete," the General Manager writes, "Some slight alterations in form were necessary; these were made, and the Board of Trade accepted the amended statements without further comment."

We do not understand the Company to deny the accuracy of our statements, which were statements of fact.

SHATTERED NERVES.

The Result of Nerve Starvation.



This man, 'Henry Wood,' is a nerve wreck! His signature, which is hardly readable, is incontrovertible evidence of paralysing exhaustion. His nerves are in wild disorder. Strictly speaking, he is a victim of alarming un-equilibrium. There is a want of balance—of tone—of concentration, of determination. You can see it depicted in every stroke of his pen. The wear and tear and worry of life is more than he can bear. There's a reason for this terrible state of affairs. The cause of this man's nervous prostration is his inability to equalise the income and expenditure of nerve force. He has overdrawn his account. He has kept on recklessly drawing drafts on the bank of life, but he has neglected to pay in sufficient nerve nutrition to meet the liability. The result is nervous bankruptcy, commonly called nervous debility. And yet at one time he was one of the most powerful and brilliant men in the City. Now he is a nervous wreck.

Happily the case is not incurable. That great scientist, Dr. Muller, has discovered the means of nourishing and replenishing the nervous system to such a degree of efficiency that complete restoration to perfect equilibrium is a certainty. It enables any man or woman who is "run down" to speedily regain pristine vigour and potential energy. Its continued use braces the nerves, strengthens the heart, and increases the circulation. Health follows naturally.

STRENGTHENED NERVES.

The Result of Nerve Nutrition.

SYMPTOMS OF NERVE WEAKNESS.

The symptoms of nervous disorder vary as widely as the classes which suffer from them. The following list of prominent symptoms will be recognised as distinctly due to nerve weakness.

Headaches, scalp tenderness, heavy expression of the eyes, noises in the ear, dizziness, restlessness, irritability, depression, sleeplessness, and lethargy.

Then there are organic affections, such as palpitation, heart weakness, sluggish circulation, "pins and needles" in the limbs, dyspepsia, constipation, and kidney troubles, with pains in the back.

The brain shows clearly marked symptoms of nerve weakness in loss of memory, inability to concentrate attention, vacillation, timidity, and gloomy forebodings.

To this long catalogue may be added abnormal secretions, night sweats, sweating hands, tender spine, tremors, cramps, morbid sensibility, numbness, flushes, exhaustion, and hyperaesthesia.

All or any of the above symptoms can be combated and overcome only by strengthening the nervous system, and this can be assuredly achieved by the use of Dr. Muller's Nerve Nutrient.

For highly-strung women this remedy will be found of inestimable value.

INDICATIONS OF NERVE STRENGTH.

Few there are that realise that we are entirely dependent on strong resilient nerves for our daily well-being. Most people are unaware of the work of the nerves. The wheels of life move noiselessly.

Are you aware that you cannot walk, talk, think, eat, drink, sleep, or, in fact, do anything efficiently without exercising nerve force? Weak nerves mean weak action.

The indications of nerve strength are shown in the sprightly walk, the flashing eye, the indomitable will, the commanding demeanour, and inexhaustible energy.

The brain shows indications of nerve strength in clear perception, retentive memory, cheerful disposition, sanguine temperament, and natural buoyancy.

Organic indications of nerve strength are a ready demonstrated in the ruddy glow of health which lights up the countenance—evidence of a good circulation of blood, perfect digestion and assimilation.

Silently the stomach pours out under strong nerve influences, its juices that dissolve and change parts of the food to enrich the blood. The cavities of the heart (auricles and ventricles) are contracting steadily and alternately under the guidance of nerve cells.

It is vital to health and strength and energy to keep the nerves nourished so that we can enjoy absolute efficiency in every respect.

TASTING SAMPLE FREE OF CHARGE.

Are you willing to test this phenomenal remedy for nervous debility free of charge?
Are you anxious to improve your general health, and thoroughly enjoy everyday life?
Would you like to be entirely free of headache, neuralgia, dizziness, depression, and insomnia?
Would you like to be able to get on in business, to work with a will, without ever feeling tired?
Is it your wish to live a long, useful, energetic life, successful in all you undertake?
It is!

Then kindly send your name and address, mentioning this paper, to 70N, Dr. Muller's Laboratories, 61, New Oxford Street, London. Enclose Three penny stamps to defray cost of postage, and you will then receive a trial supply of the remedy free of charge, together with a free copy of Dr. Muller's new book, "The Way to Health," value 1s., gratis.



Address:—70N, DR. MULLER'S LABORATORIES, 61, New Oxford Street, London, W.C.

THE DRAMA OF TO-DAY.

BY M. CLEMENT SCOTT.

"JACK AND THE BEANSTALK."

With everything in his favour to assist him—a gigantic stage which can be lowered to unknown depths at will, modern appliances of all descriptions, every advantage that any manager can desire, added to a natural artistic instinct—Arthur Collins has produced at Drury Lane a pantomime which, for glory of colour, wonderful lighting, and marvellously beautiful textile fabric, has never been rivalled.

"Tatania's Bower" alone—painted with so fairy-like a brush by the hand of Henry Emden, is a perfect "dream within a dream," and as for the giant with his enormously eccentric limbs, he is a creation absolutely astounding to the most imaginative being in the world, and the children shriek with glee at the monster's weird antics.

Genial "Jimmy" Glover has, as usual, supplied the music, and, needless to say, has selected all the most popular tunes of the hour, and with plenty of variety about them.

Of the actors, Mr. Barry Lupino literally "dances" off with the principal honours. I have never in my life before seen such fantastic feats as he performs, and, of course, George Graves is as quaintly humorous as he can be as Jack's mother, Mrs. Halleybut.

"THE GIRL WHO TOOK THE WRONG TURNING."

"Of all the girls that I love best, there's none like pretty Sophie." I don't quite mean it that way, but certainly of all the "Bad Girls" that the Brothers Melville have introduced us to, the one "who took the wrong turning" is the pick of the basket.

Without any grand spectacular effect, or scenery other than mediocre, Walter Melville manages to rouse an excitement in his audience that never for an instant flags. The author tells his story in a simple, straightforward manner, with just that touch of light and shade that makes you say to yourself—"Here is a man who understands his business, and knows what the people want." It is really a sight to watch the crowds of faces at the Aldwych Theatre, and see the tense expression at one moment and happy smiles the next.

Miss Auriol Lee is just the right actress to play the part of The Girl Who Took the Wrong Turning, and there is nothing but praise to be given to Miss Marie Wright as the good-hearted little Poppy Slater. Mr. Melville announces on the programme that every evening at 7.45 he presents the "People We Meet Every Day" play. Well, all I can say is that it is admirably acted by every artiste concerned in it, and that the Willie Mason of H. E. Herbert, with his fine voice and handsome presence, is about as truthful a study of an honest British Tar as anyone can possibly see. Walter Melville is not a missionary with a sermon in his pocket, but his drama has a purpose in it for all that, and its moral is an earnest and a good one.

"BEAU BROCADE" AT THE GLOBE THEATRE.

I am sorry I have not anything particularly exhilarating to say about "Beau Brocade" and Mr. Bertram Wallis. You see, "The Scarlet Pimpernel" has flowered forth again in St. Martin's Lane, and the contrast between this truly magnificent melodrama and the superb acting, charm of manner, grace, and fascination of Fred Terry, as the "demi-clusive Pimpernel," do not contrast favourably with the Globe hero's as yet inexperienced methods as a romantic actor. The Dick Turpin-Claude Duval medley has not half the substance in it that "The Scarlet Pimpernel" has either, and it is hard to believe that an English officer, dismissed from the Army for thrashing a superior officer, even though he fully deserved it, would take to highway robbery for merely philanthropic purposes.

Mr. Bertram Wallis will doubtless improve as time goes on, but for the moment he lacks the swagger, the swashbuckling air, and the assurance requisite for the character of a "Beau Brocade."

On the other hand, it would be impossible to find a more delightful Lady Patience than Miss Grace Lane. She makes a picture every time she steps upon the stage, and what poor material is afforded her to deal with, the actress seizes on and makes the most of. The rest of the cast is composed of mere sketchy parts that would not be missed if they never appeared at all.

I should like to have welcomed a new actor with enthusiasm, and been able to cry, "Go up top"; but unfortunately, this is impossible, for Mr. Bertram Wallis has much to learn in his art.

A gallant, named Cobb, met a maiden named Webb;
And straightway he sat down beside her,
And quickly proposed in a manner so glib,
That he won her as soon as he spider.

"MRS. BULL."

PUBLISHED EVERY TUESDAY. PRICE ONE PENNY.

A Tobacco Discovery

Nyasa

Smoking Mixture

Nyasa is unlike all other tobacco—it possesses an individuality of its own. It is unique in the fact that, to British taste, it is the first really successful tobacco grown in Africa. It must not be confused with Boer or other Tobaccos. Equal to the best American growths, yet sold at a moderate price. Gives a cool smoke of pleasing aromatic flavour that burns free to the last. Try it to-day, you will be delighted.



Price 5d. per oz.,
or in Cartridges— 5d.
packets of 14,

NYASA Cigarettes

3d. per packet of 10

If you have any difficulty in obtaining NYASA Smoking Mixture or Cigarettes, send a post-card to the manufacturers for addresses of the nearest tobacconists who sell it. Made solely by

R. & J. HILL, Ltd., London, E.
ESTD. 1778.

SELFRIDGE'S SALE of RIDING BREECHES



made from Remnants. That doesn't mean they are inferior in workmanship or fit, because Remnants have got to be cleared and Riding Breech form is the quickest way. They are cut and built by men from the Beaufort Hunt Country, who know the needs of the Horseman to the letter, and made of such dependable material in all sizes, 31in. to 42in. waist, with knees strapped cloth, are wonderful value at

Price 13/- per pair.

CARRIAGE PAID IN
BRITISH ISLES.

OXFORD ST., LONDON, W.

BULL'S EYES.

NOTES OF INTERROGATION:—

Are prisoners teetotalers from conviction?
 Will the Government spend a Happy New Year at Westminster?
 Is "civil" war in Ireland possible?
 Doesn't the L.C.C. think the Board of Education too "classy"?
 Is the game of "I spy," prohibited in German schools?
 Will the music-hall "sketch" war end in a "draw"?
 Wasn't the reported failure of the finger-print system due to a wrong impression?
 Wouldn't postage stamps in rolls be a "reel" benefit?
 Was Mr. Gates told to "shut up" at the Comedy?
 Isn't our present Sunday-school system a "weakly" one?
 Doesn't the National Service League advocate radical changes?

Gloom, which won a race at Wolverhampton the other day, is evidently a "dark horse."

According to the *Court Journal*, "the West End is overwhelmed with handkerchiefs." Another majority to be wiped out.

"Cat on roof three months," we read. A faithful lover.

There is no Hay for Hoxton now, and no Straus for Mile End.

The Duke of Rutland prophesies aerial cabs. Are the taxi-drivers in for another rise?

"552 found in a jam-pot," we read. A golden plum.

A man suffering from appendicitis insisted on voting at Torquay. It is doubtful whether it assisted his side.

The *Mirror* says "many women are losing their muffs." The marriage market is falling.

Strange, that a teetotaler's boots are often tight.

Several correspondents inform us that a lunar rainbow was visible during the festive season. But it could only be seen through strong glasses.

"Cab overturned at the Bank," we read. It must have lost its balance.

We read of an earthquake shock in Scotland. Did Sandy offer to stand drinks?

Berlin ladies are having portraits painted while sleeping. Hoping the result will be a perfect dream, no doubt.

Early rhubarb is now at Covent Garden. Mr. Beecham has left.

A writer in the *Mail* says that the cheap doll appears to have a good temper. The dear ones are more grumpy, we presume.

Weather forecast: This year will be a reigny season.

The *Star* calls the Ashburton Division a weathercock seat. Taking its name in vane.

An English wild cow has been acquired by the Zoo. There are plenty of wild "bulls" to be had in the City just now.

The Egham man who gave himself up for stealing two pigs four years ago, might have gone on "saving his bacon."

The girl messengers, we are informed, will perform their duties just as the boys do. And we were hoping for some improvement!

"The law has no penalty for stealing a heart," says a contemporary. What about the mother-in-law?

"The boy is rather a complicated animal," says C. B. Fry. That must be why it is so difficult to make him work.

Lieut. Helm has had a stern lesson.

BOOKS TO BE SHELVED:—

"The Triumph of Pan." By a big pot, no doubt.
 "The Forerunner." Quite in the first flight.
 "Autumn Voices." We like the tone.
 "A Complex Love Affair." Deals with a knotty problem.
 "The City." Something in it.
 "The Feet of the Years." The story moves rapidly.
 "Reason and Belief." The contrasts are excellent.
 "The Gentleman Help." Contains some good situations.
 "Humours of Life." Not bad.
 "The History of a Soul." Has plenty of spirit.
 "The Whispering Man." A quiet story.
 "Induced Cell-Reproduction." A study of prison labour?
 "On the Loose." The hero gets tight, we presume?

SALE OF IRISH LINENS.

During January ROBINSON & CLEAVER offer GREAT REDUCTIONS in order to dispose of Surplus Stock.

LINENS AND DAMASKS.

Linen Damask Table Cloths, 2 by 2½ yds., 9/6 and 10/6 each; 2 by 3 yds., 11/6 and 12/6 each. Linen Sheets, hemmed for use, 2 by 3 yds., 12/11 pair; 2½ by 3 yds., 15/6 pair. Linen Towels, heavy flannel back, usually sold at 15/6, now 12/6 doz. Linen Pillow Cases, 17 by 26 inches, 1/6 pair.

HANDKERCHIEFS,

being the surplus from the Xmas Trade, are obtainable at tempting prices. For Ladies, Gentlemen, or Children.

SALE LIST FREE ON REQUEST.

ROBINSON & CLEAVER, Ltd.,

44, E, Donegall Place, BELFAST.



ASTHMA SUFFERERS.

Instant Relief in Asthma, Bronchitis, Croup, and Whooping Cough by the use of Potter's Asthma Cure, in 1/- Tin. Sold everywhere. For FREE SAMPLE send post card to POTTER & CLARKE, LTD., Artillery Lane, London, E. (Mention this Magazine.)

Instant Relief.

Through the rain home to a

MUSTARD BATH

A hot bath to which is added a couple of tablespoonfuls or so of COLMAN'S MUSTARD

CLAYMORE WHISKY

The Favourite
 Scotch

JOHN BULL'S LETTER BAG.

[THE EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS. when referring to previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of enquiries received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag," and only those of general interest will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.

AUTHORS and ARTISTS submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work when stamped, addressed envelopes are sent for the purpose. All matter submitted must be original unless otherwise stated. The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page). The Editor cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.

CORRESPONDENTS are requested NOT to send ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be sent in the first instance; if inspection of the originals is required, a request will be forwarded to that effect.

THE EDITOR sincerely thanks the many readers who have sent him seasonable greetings and heartily reciprocates their good wishes.

H. M. (Liverpool) sends us a cutting from the *Liverpool Daily Post's* London correspondent, who, commenting upon Mr. Bottomley's recent request to the Master of Elibank to discontinue sending the official "whip," observes: "The Master of Elibank will only be too happy to oblige." Our contemporary had better wait and see.

"FAIRPLAY" wants us to decide a bet that there will be a Tariff Reform majority as the result of last election. We must wait until the division on the amendment to the Address, as everything depends on the way the Irish vote.

J. G. (Upper Holloway).—Too bad that you could not be taken to the poll when you were feeling so ill. But perhaps it is some satisfaction to you that your man lost his seat.

A. B. (Muswell Hill) complains about the *Electrophone*. He says he was prevented from listening to Mr. Balfour's dulcet tones at the Albert Hall. Plenty of other opportunities!

A. J. (Abertillery) is another person who has doubts about the integrity of the *Directory of Commercial Enquiry Agents for England, Scotland, Ireland and Wales*. Tcha!

"THE OWL" (Chelmsford) evidently considers himself an owl for having placed confidence in the firm of *Moorhouse Ltd., Wellington Mills, Padiham, Lancashire*. He sent 20s. 6d. for a coat, and can only extract apologetic postcards. What an owl!

E. H. L.-J. (Vancouver) says the coldness of Canada is exaggerated; in fact, it is scarcely worse than that of England. But he admits that "the loneliness of a winter on a homestead is an unpleasant thing to contemplate." He says that, when he was in England two years ago, he visited emigration offices in London out of curiosity, and found that the information about Canada was all wrong.

L. B. (Birchington-on-Sea) says that foreign servants ought not to be criticised, as we can have no idea of the hardships to which they are exposed. We agree that they ought to be given some credit for their pluck. But we prefer the home article.

"ONE OF THE VICTIMS" (Portsmouth) sends a warning against a firm of football accountants, *F. G. Morton, Flushing*. How many more?

W. C. K. W. (West Croydon).—We are as much puzzled as you by the advertisement of the "lady who has experienced great comfort from men-charwomen," and it might be worth your while to accept her kind offer of further particulars.

A. F. D. (Llanelli).—We do not understand why you should object to the prayers of candidates. Surely that is only another way of soliciting votes.

E. W. (Brockley) sends a suggestion for a cartoon and asks if it is any good. The answer is in the negative.

"NAMPALL" (Mile End) wants to start a Christmas Club, and is sure he could get hundreds to belong if only he could prove that the money would be in the hands of somebody entirely above suspicion. There's the rub.

I. I. B. (Amsterdam) advises Jim Crow to abstain from heavy suppers and "so much gin," but he has now retired to Paris to consume absinthe. And he threatens to visit Spain in search of sherry.

G. W. M. (Bridgton).—We do not for a moment believe the story about the landlord's daughter threatening to kick a lady canvasser off the premises. Ladies may be indiscreet, but they do not kick each other.

"CENRIOS" (London) says he cannot understand how anyone can sleep under railway arches or other uncomfortable places when it is possible to go into the workhouse and wait quietly until something turns up. But we are not all gifted with patience. What was that poem about Christmas Day in the workhouse?

"STONEMAN" (Holland) asks us for God's sake not to expose Crow to the fury of the Dutch, lest he should be torn to the last quill. Our correspondent read Crow on the Portuguese and at once began to collect money to send over a bottle of Schnapps for Christmas, but, he writes, "when I saw his villainous onslaught on the saintly Dutch, I swore to stop his tap." He entirely disbelieves Crow's absurd yarn about being hit over the head in Amsterdam, because he knows that "every Dutchman has read his Bible and is sleeping the sleep of the just hours before Crow ever thinks of going home at night." It may be perfectly true that Crow's dislike of Holland is due to his dislike of canals, for "canals are undoubtedly the worst danger to a man who needs a 40 ft. side-walk all to himself at chucking-out time." Ziz-zag!

C. S. (Chicago) says that the popular idea among Americans is that the monarchy in Great Britain is on its last legs. What on earth do they know about it?

C. V. (Edinburgh) says that in Scotland they voted on the new register and are playing golf on Sundays. What a hustle!

A. D. (Coffee Pot Restaurant) asks: "What is obstruction?" Give it up.

"MADONNA" says we do not express ourselves strongly enough about the London and Tilbury Railway. As she does not favour us with her name and address, we do not enter into the "Madonna's" other grievance.

A. B. (London, E.C.) thinks it would be nice to restrict election meetings to electors, and that most of the disturbances emanate from men who have no votes. But there are so many of them.

A. K. M. (Portsmouth).—Yes, we will allow you to say what splendid papers JOHN BULL and Mrs. Bull are. It was very nice of you to ask leave before venturing upon so pronounced an opinion.

R. B. (Newcastle-on-Tyne).—It is news to us that the politician mentioned has so delightful a sense of humour that he causes his friends to expire with laughter. That may account for the size of his party.

E. W. M. (London, S.W.).—What on earth made you think that we ever dreamed of running down Canada? Surely it is Canada that runs down England.

E. P. C. (Brockley).—We certainly cannot give biscuits to whisky distillers, unless you send us several bottles to prove your case.

"A FRENCHMAN" (Leytonstone) writes: "Surely Jim Crow has found places where a Frenchman would not dare to go." What about Hull to begin with?

"ONE WHO SIGHS WITH YOU" (London Wall).—We are glad to hear that your beautiful poem was not "composed for remunerative purposes":

Bottomley rose to address the crowd,
Some thought him quite a slovenly gent;
But his aim, he quickly showed
Was for a Business Government!

There's melody for you!

"DARK" (Glasgow) says the ice-cream shops up there are very naughty and encourage "looseness of talk and action." Are we then to discourage ice-cream as well as liquor?

"FATHER" (Chelsea) says ice-cream shops are gambling dens for children. Very sad.

"ETHEL" (Hyde Park) writes: "Will you kindly tell me how much the hangman gets for hanging a man and how much for a woman?" No, we won't.

W. T. (Hull) complains of football agencies which snatch fees and then fail to find jobs for players. They ought to be licked.

M. M. says that no priest would have given Crippen extreme unction unless he confessed. That settles it.

G. C. (Southwick) sings carols in the streets on Christmas Eve and devotes the proceeds to providing old people with groceries. We wish he could raise the money rather less noisily.

C. G. S. complains of a commission agent named *W. Hooster*, who runs at The Hague a sheet called *Skill and Fortune*.

J. N. P. and many others complain of a commission agent named *Clifford Turner, of Flushing*, who sent out a circular that, owing to the unprecedented number of winning clients, he could only pay even money. An old dodge.

"DER" (Aberdeen) says that *W. A. Her, of Flushing*, has also been sending out a printed circular smothering his inability to pay more than even money. Clients should consider themselves lucky to get that.

J. B. (Bristol) says the Town Council there has stopped skating on a public pond lest people should indulge in the pastime on Sundays.

W. R. (Canade, B.C.) says that the reason Canadians prefer foreigners to Englishmen is that the foreigner does not mind being told the way to work.

R. V. S. (Highbury) writes: "Your whole paper from beginning to end is a scandalmongering, scolding and vulgar publication." All this because we did not see our way to publish his article in praise of the Dutch.

H. C. M. (Eastbourne) protests against our calling a Roman Catholic bishop "My lord." But surely it was only common courtesy.

C. G. A. (Purley).—It would be rather difficult to give members of Parliament greater voting power according to the size of their majorities. But the size of their constituencies might be taken into account.

W. C. (Tufnell Park) defends the arrangements of the journey from King's Cross to Edinburgh.

A. W. C. (Wickford) suggests that Jim Crow should go and stay with a Dutch gentleman in Holland; but who is going to invite him?

H. W. (Silvertown) wants us to sing the praises of a marmalade man who celebrated his coming of age by giving his employees extra wages.

S. C. (Glasgow) says that golf has been played on Sundays for several years near Edinburgh and in other parts of Scotland.

N. S. says that a man who will not trouble to vote would be better dead, and is "a disgrace to the mother who bore him, a traitor to his God, King and country." That's the way to give it 'em!

F. W. S. (Wellingborough) says he has been ruined by foreign goods, and would like to kick Free Trade candidates. He had better choose small ones.

(Continued on page 34)

"The Premier Foods of their Class."

See Medical Times, 26th June, 1906.

PLASMON OATS.

SCOTLAND'S BEST—"Enormously increased in food value by the addition of Plasmon."—*Lancet*.

4 minutes' boiling only required. 6d. pkt.

"Simply Magnificent."—Sir J. C.—, M.D.

PLASMON COCOA.

A Delicious Beverage

"Of much greater nutritive value than ordinary cocoa."—*British Medical Journal*, 25th Feb., 1913.

Tins 9d., 1s. 4d., 2s. 6d.

PLASMON IS USED BY THE ROYAL FAMILY.

INFLUENZA COLDS

and Chronic Chest and Lung Troubles.

A PROFESSIONAL NURSE'S ADVICE.

NURSE DEARDEN, 3, Monk Bridge Street, Meanwood, Leeds, writes:—
"I have used Veno's Lightning Cough Cure both myself and for patients, and always found it most excellent for all diseases of chest, lungs and throat. One of my patients had a severe hacking cough for months, and doctors' medicine proved of no avail, but Veno's Lightning Cough Cure soon effected a cure. I consider Veno's Lightning Cough Cure ought to be at hand where there is a family, as a dose taken in time is invaluable."



Dearden.

Awarded Grand Prix and Gold Medal, Paris Health Exhibition 1906.

Veno's Lightning Cough Cure is the Safest and Surest Remedy for
COUGHS & COLDS.
BRONCHITIS,
WEAK LUNGS,
INFLUENZA,
SORE THROAT.
ASTHMA.
NASAL CATARRH.
CHILDREN'S COUGHS.
OLD AGE COUGHS.
BLOOD SPITTING.
A BOTTLE.
Larger Sizes 1/1 and 2/6, of all Chemists.

9½

VENO'S LIGHTNING COUGH CURE.



RILEY'S Billiard Tables.

Roberts and Gray both made their record breaks on Riley's standard tables.

The RILEY'S Miniature Table is built in exact proportion to the full size, and the game requires equal skill to play. Whatever size your room is, there is a RILEY'S Table to fit it. You can have a seven days' free trial at our expense. Riley's Miniature Billiard Tables to fit on your own dining table from £37/6. The 6ft. 4in. size, £55/0, is suitable for most rooms. RILEY'S Combined Billiard and Dining Tables from £13/10/0 to £24/10/0. Prices include all accessories, carriage paid to nearest railway station. Cash or easy payments.

Free on receipt of post-card, full detailed Illustrated Catalogue of Billiard and Dining Tables.

E. J. RILEY, Ltd., Crown Billiard Works, Accrington.
London Showrooms: 147, Aldersgate Street, E.C.

Stop Getting Indigestion

If you suffer from Indigestion in any of its various forms, give Dr. Jenner's Absorbent Lozenges a trial. They are a simple, harmless, yet most valuable remedy, and in many authentic cases have proved effective when all other remedies had been tried without avail. They get rid of acidity, which is the root of the trouble, and prevent the pain and discomfort which sufferers from indigestion experience after taking food.

A correspondent says:—"I don't want to be hysterical in praising your lozenges but I must say that they have, even in so short a period, transformed me from pessimist to optimist. I can enjoy food which I previously dared not even look at." Boxes 1/1, 2/6 and 4/6.

A FREE TRIAL BOX will be forwarded to all who write enclosing 1d. for postage, and mentioning JOHN BULL, to Savory and Moore, Ltd., 143, New Bond Street, London.

DR. JENNER'S

Absorbent LOZENGES

BARRATT'S "FOOTSHAPE" BOOTS

DIRECT - FROM - FACTORY - TO - WEARER.

You get better boots and save money by adopting our unique method of "direct" trading.

Why should you go on paying the extra that is charged for factors' and travellers' expenses?

Why should you provide big profits that go to pay for rent, rates, taxes, lighting, and other incidental expenses of the shopkeeper?

Why not try our "Boots-by-Post" system and keep the money saved in your own pocket?

"Footshape" Boots are warranted All-Leather and are sold on the "Satisfaction or Money Back" principle.

You take no risk whatever. (See coupon.)

COUPON.

John Bull,
Jan. 7, 1911.
I here with deposit 8/6 for one pair of "Footshape" Boots
No. Size Width
It is clearly understood that if I am not satisfied I will return the boots and you will return my 8/6 in full.

NAME

ADDRESS

WHEN ORDERING Simply state Stock number, Size, Width and Price of Boots required.



8/6 POST FREE

DO IT NOW.

Direct from the Factory to your door.

DESCRIPTIONS

No. 1617.—BOX CALF BOOT, 8/6.—Splendid Box Calf Uppers, straight goosh, no outside seam, unbreakable jockey back, toecapped (as illustrated), best linen lined, specially selected, hard wearing solid leather sole, sewn. Best make and finish throughout.

No. 1717.—GLACE KID BOOT, 8/6.—Exactly same style and quality as above, but slightly lighter in weight.

No. 1417.—BROWN WILLOW CALF, 8/6.—A magnificent boot. Rich nut-brown shade and warranted real "Willow" Calf.

THE "BARRATT" SYSTEM OF SIZES AND WIDTHS.

GENTLEMEN'S "Footshape" Boots are made in eight different sizes: 5, 6, 7, 8, 9, 10, 11 (size 12, 1/- extra). Each size is made in four different widths. No. 3 width (for slender feet); No. 4 (medium); No. 5 (wide); No. 6 (extra wide). Altogether you have 32 different sizes and widths to select from.

If size is not known, send an old boot, or draw outline of stockinged foot on paper. (Outline of boot is of no use.)

WE GUARANTEE PERFECT FIT OR MONEY BACK.
W. BARRATT & CO., Ltd.,

The World's Leading "Boots-by-Post" Specialists
(Deck 66), Sterling Works, NORTHAMPTON.

Don't Wear a Truss



STUART'S PLAS-TE-PADS are different from the painful truss, being made self-adhesive purposely to hold the rupture in place without straps, buckles or springs—cannot slip, so cannot chafe or compress against the pelvic bone. The most obstinate cases cured in the privacy of the home. Thousands have successfully treated themselves without hindrance from work. Self as velvet—easy to apply—Inexpensive. Process of cure is natural, so no further use for trusses. We prove what we say by sending you Trial of Plapao absolutely FREE. Write name on coupon and mail TO-DAY.

TRIAL OF PLAPAO
STUART PLASTER-PAD CO. (Dept. P), 66-67, Shoe Lane, LONDON, E.C.

Name
Address

N. D. (Falkirk) says the Dutch are the most hospitable people in the world.

T. A. W. (Thornton Heath) complains of the Social Bureau, 39, New Bond Street, on the ground that it is only an employment agency. What more does he want?

A. G. asks whether the Dutch have no good qualities but gin. But Jim liked their bread and bells.

"BISHOP" McLAGLEN, "D.D.," has the impudence to send us his appeal on behalf of the "Denmark Free Soup Kitchen." We sincerely hope that none of our readers will be imposed upon by this ex-private soldier, with his self-bestowed degree and episcopal honours. The Kitchen is one of those thoroughly undeserving "charities" which exist almost entirely for the benefit of the persons who run them.

E. J. M. (Cambridge Heath) tells us that the Milk Carriers are organising themselves into a "Dairy Employees Federation, with a view to securing an extension to their body of the provisions of the Shops Bill." The headquarters are at "The Traveller's Rest," 488, Bethnal Green Road, E., and the President is Mr. E. J. Makemson, from whom all further information may be obtained.

"MATRIMONY" (Bath).—If we wasted time enquiring into matrimonial advertisements, we should have our hands pretty full.

G. W. R. (Harrogate) says the advertisers of Stuart's Dyspepsia Tablets have now broken out as The Pyramid Pile Cure Co., of Marshall, Michigan.

J. A. B. (Clerkenwell) says the Holborn Empire announced the "positive appearance" of George Robey, who even then did not appear. It is a pity the management was so positive.

"A DUTCHMAN'S DAUGHTER" (Bowes Park).—How do you know that Jim Crow is "a puny little man"? In any case, what would that have to do with the truth or falsehood of his article?

"A ENGLISHMAN FRIEND OF THE DUTCH."—How do you explain the foreign appearance of your handwriting? When you send your name and address we may have an opportunity of judging of your claim to be an Englishman.

"DUTCHMAN," Golden Cross Hotel, writes that "neither in Holland there exists such a rotten paper that should publish things written by a fool." Where is our bull-pup?

O. R. (Broughton).—Surely it is quite possible to approve of Christianity and yet to deprecate foolish and expensive missions to the heathen. A John Bull Home Mission Fund would be all right, but would need a good deal of time and organisation. Why not join the John Bull League?

H. L. B. (Southfields) retorts upon one of our correspondents about South African railways, saying the fares are higher, but the first-class carriages are better. He also denies that white people will ever travel with black ones out there.

H. F. P. (Felixstowe) is amused by the panic supposed to have been aroused by £40,000 of American gold, and asks what that sum would mean to Lord Northcliffe and other Unionist millionaires.

J. C. (Newlyn) sends a warning against the *English Record Co.*, 44, Bedford Row, W., which professes to give away a gramophone, but requires the recipients to buy 51 records at half-a-crown each.

"A. B." (Delden, Holland) endorses everything Jim said about the Dutch. She has never seen a more miserable set of people, and tells us: "There are five English girls here altogether, and we never go out alone, as we do not think it safe. The children throw mud and stones at us, and call us insulting names, only because we are English. Of course, some of the shopkeepers are civil, but then they simply worship money. It is quite a common sight here to see the women do all the men's work." We have not given her correct initials!

Mrs. W. (Keynsham) paid 11s. 9d. to G. Davis, 284, Brixton Road, for a long neck chain, which a local jeweller valued at 6s. 6d.

H. S. (Manchester) is very angry with us for criticising the Mayor of Rome; but surely old Nathan has been putting his foot in it a bit lately.

J. L. (Homerton).—We should think Crippen's autographs were too numerous to have a commercial value.

J. T. A. (Dublin) says he has lived in Ireland all his life, and never came across people who say "Oireland" for Ireland, or "Oirish" for Irish. But it was an imaginary interview.

D. H. (Portsmouth) answered an advertisement for home work, and received a circular from the *London Incandescent Company*, 65, Station Road, Camberwell, offering to "accept 6s. only."

G. H. (Watford) complains of the *North London Photo Enlargement Company*, 323, Upper Street, Islington, and their canvassers' methods certainly appear very sharp.

F. C. T. (Romford) says J. Bevan, *Turf Commission Agent*, 81, High Holborn, is a defaulter, who is still carrying on business. Why not write to Tattersall's Committee?

F. J. D. (Bethnal Green).—We know nothing of the voice culture methods of H. J. Britton, R.C., U.F.O.R., of 119, Gray's Inn Road. Nor can we explain the mysterious letters after his name. R.C. usually stand for Roman Catholic, and the other initials might mean almost anything.

"DISGUSTED" (Glasgow).—How can you have such a low mind as to see evil in that innocent advertisement? We are disgusted with you.

J. and M. D. want the address of Mr. Berry, the late executioner, in order to renew an acquaintance 38 years old, but it is no use asking us. It is too late for him to commit a murder if Berry has been superseded.

S. S. (Tunbridge Wells).—Do as you please. A General Election seems to us a sufficient excuse for putting off a competition.

A. S. (Kew Gardens).—We are getting a little tired of exposing the enormities of music-halls. Do find another grievance.

M. W. (Uxbridge) complains of some canvassing photographers who date from the *Albert Art Studios*, 65, Francis Road, Leyton.

Mrs. A. McA. says "Old Booth," by which she means the veteran General of the Salvation Army, "only wants to get our money, and then, if we happen to want, we can go to the Devil." How rude to take away the title of a general like that! It is almost as bad as calling Lord Roberts "Bobs."

"DIDLED" (Newport) was relieved of 4s. 6d. by G. Robey, of Coventry, who professed to supply gramophones, and then asked for all sorts of impossible guarantors. But why on earth do people want to buy gramophones? Surely voices are cheap!

(We regret we are obliged to hold over a large number of replies.)

FACTS FOR DOG OWNERS

WE ARE IN A POSITION TO POSITIVELY
DECLARE THAT UPWARDS OF

900 PRIZES
Awarded at One Show

WERE WON BY DOGS REGULARLY
AND EXCLUSIVELY FED ON

**SPRATT'S
FOODS**

COULD YOU HAVE BETTER
PROOF OF THE SUPERIORITY OF
"SPRATT'S" OVER ALL OTHERS?

Write for Free Samples and Booklet.
SPRATT'S PATENT LTD., 24 & 25, FENCHURCH ST.
LONDON, E.C.

ZEDEX
FOR THE
NERVES
THE PILL WITH A RECORD

4/6 Box for 2/6.

"A Combination of Costly Tonics and Nerve Foods ensuring wonderful strength and endurance."

A Scientific Cure for Neurasthenia, Mental Exhaustion, Brain Fog, Weak Heart, Want of Nerve and Confidence, Harassing Dreams, Loss of Memory, Backache, Dyspepsia, General Weakness, and most disorders due to a deficiency of the Vital Forces.

ZEDEX re-invigorates the Brain and Nervous System, re-vitalises every function of the body and gives a sensation of physical fitness and mental alertness, whilst its restorative effects are permanent.

DR. KIRBY, says: "Impossible to conceive anything more perfectly adapted for the cure of Loss of Nerve Power than Zedex."

SEND POST CARD FOR FREE SAMPLE

DR. GORDON STABLEY, M.D.—"A nerve tonic-food of the highest nutritive and digestive value. A perfect food for building up the Nervous System."

Chief-Constable of Police writes—"Zedex is the finest tonic I have ever tried."

ZEDEX arouses all the dormant energies, develops muscular or nerve life, feeds weak muscles with rich strength-producing blood, whilst it increases the nourishing power of your food—Advice free

ZEDEX CO. HOVE SUSSEX

DON'T WEAR A TRUSS

After Thirty Years' Experience I Have Produced An Appliance for Men, Women or Children that Cures Rupture.

I Send It On Trial.

If you have tried most everything else, come to me. Where others fail is where I have my greatest success. Send attached coupon to-day and I will send you free my illustrated book on Rupture and its cure, showing my Appliance and giving you prices and names of many people who have tried it and are extremely grateful. It is instant relief when all others fail. Remember, I use no salves, no harness, no lies.



The above is C. E. Brooks, who has been curing Ruptures for over 30 years. If Ruptured, write to him to-day.

I make it to your measure and send it to you on a strict guarantee of satisfaction or money refunded, and I have put my price so low that anybody, rich or poor, can buy it.

I send on trial to prove what I say is true. You are the judge, and once having seen my illustrated book and read it, you will be as enthusiastic as my thousands of patients whose letters are on file in my office. Fill out free coupon below and post to-day.

FREE INFORMATION COUPON.

C. E. Brooks, 101, Bank Buildings, Kingsway, London, W.C.
Please send me by post in plain wrapper your illustrated Book and full information about your Appliance for the cure of rupture.

NAME.....

ADDRESS.....

3,000 CURES IN TEN MONTHS.

This is the record of my new Three-fold Absorption Treatment which is guaranteed to cure all forms of

PILES.

MY FREE OFFER.

Every person cutting out and sending me the coupon below at once will get—Free to try—my complete new 3-fold absorption cure for Piles, Ulcer, Fissure, Prolapse, Tumours, Constipation, and all rectal troubles. If you are fully satisfied with the



GILES W. VAN VLECK (from photo).

benefit received you can send me 4/6. If not, you have only to say so, and it costs you nothing; you decide after a thorough trial. This wonderful Absorption Treatment, which I am offering free is even curing cases of 30 and 40 years standing, as well as all the earlier stages. Act now, and save yourself untold suffering, for piles lead to fistula and the deadly cancer. My three-fold treatment cures to stay cured, because it is constitutional as well as local, and I want you to try it at my expense.

FREE 4/6 COUPON

Entitling anyone with Piles to receive, prepaid, Free to Try, a regular 4/6 Package of Dr. Van Vleck's three-fold Absorption Treatment, together with my valuable New Book in colours (in plain wrapper).

Name.....

Address.....

Only one trial packet to one address. MH7.

Send no money—just the coupon to GILES W. VAN VLECK, MH7, Bangor House, Shoe Lane, London, E.C. Write to-day.

JUST PUBLISHED.

ON SALE AT ALL BOOKSTALLS.

2/6 net, or post free 2/10.

THE NEW BLUE BOOK ENTITLED:

HOW Successfully TO BUY and SELL STOCKS and SHARES.

Compiled by Author of Business Blue Book.

CONTENTS:

Stock Exchange History.

Some Experiences in the City.

Modern Investment.

The Consol Market.

Foreign Market.

Home Railway Market.

American Railroad Market.

Colonial Railways.

Foreign Railways.

The Miscellaneous Market.

Banking Companies.

The Bank Act of 1867.

Brewery and Distillery Shares.

Iron and Steel Shares.

Financial Trusts.

Lighting Companies Shares.

Insurance Companies Shares.

Land and Investment Companies Shares.

Shipping Companies Shares.

All about Rubber.

The Mining Markets—South

Africans; South African Gold

Output; South African Dividends;

Group Control; West Australians;

West Africans; Rhodesians;

Miscellaneous.

Industrial Shares as Investments.

Something about Oil.

Mining Investments.

The Art of Investment.

The Ideal Investment.

Exchange of Investment's.

Booms & Slumps—Useful Hints.

The Small Investor—His Require-

ments.

Hints on Profit-taking.

The Mysterious Bank Rate.

What Stock Exchanges Really

Are.

The Stock Broker—His Business.

How Stocks and Shares are

Bought.

How Shares are Sold.

How Payments are Made.

Odd Lots of Shares.

The Transfer Deed.

Contangoes and Backwardations.

Options.

An Explanation of Underwriting.

Tape Prices Explained.

Special Settlements.

Official Quotations.

Trust Investments.

The Law and the Investor.

Stock Exchange Holidays.

Stock Exchange Terms.

Appendix

Transfer and other Forms Illus-

trated.

Containing as it does just the information sought and which everyone should know, a similar demand for this work is anticipated as occurred for the Business Blue Book (50th thousand), which had similar claims, and edition after edition rapidly ran out of print.

PUBLISHED BY

CURTIS GARDNER & Co., Ltd., 33, Spencer House, South Place, Finsbury, London, E.C.

Hunyadi János

Nature's own inimitable remedy for Constipation, Biliousness and Disordered Digestion. Just as Nature creates it and intends it should be taken—it cures

CONSTIPATION

in a natural, easy, certain way. Inexpensive and effective. Try a bottle—and drink half a tumbler on arising.

The Famous NATURAL Aperient Water

A.B.C. GUIDE TO STOCK EXCHANGE

(20th Edition.)

Stock Exchange Operations thoroughly explained, also Call Options. How to open an account with limited risk. How to avoid Broker's Commissions. Contains Highest and Lowest Sales for last 15 years. Gratis from Publishers—

FARROW, GRAHAM & CO.,

(Successors to Freshorn, Franklin & Co. Established 1899)
1, Bank Street, Royal Exchange, Manchester.

GRESHAM LIFE OFFICE.

Founded 1848.

Assets £12,300,000.

ENDOWMENT ASSURANCE POLICIES WITH CESSATION OF PREMIUMS DURING INCAPACITY (TEMPORARY OR PERMANENT) VERY MODERATE PREMIUMS.

Head Office:

ST. MILDRED'S HOUSE, POULTRY, LONDON, E.C.

JAMES H. SCOTT, General Manager.

The Gresham Life Assurance Society, Limited.

RACING NOTES.

By W. LOTINGA.

("Larry Lynx" of THE PEOPLE, "Double U. L." of LOTINGA'S WEEKLY, and "Maggie" of THE GLOBE.)

An Inconspicuous Start.

Like so very many of the famous silks and satins of the Turf, the McCalmont light blue and scarlet quartered was first carried by a couple of very tenth-rate steeplechasers, owned by the late Col. McCalmont and trained by Teddy Woodland.

Following the Market.

There are no end of backers, even the cleverest men on the Turf, who support horses wholly and solely because they happen to figure at an absurdly cramped price, the idea being that there must be cause for the horse's connections to take such odds.

Medley.

Many a horse would win if judged by his "smart clothing." English horses quite recently imported have been doing very well in Belgium.

The end of the week, and particularly the last race of the day, are all-important in their result.

Victor Tabor's racing colours—black, white waistcoat—are jocularly termed the "evening dress jacket."

The stabling at Hawthorn Hill is done as it should be everywhere—at a reasonable rate, viz., 2s. 6d. each horse.

James Wood, the popular young and successful trainer, proposes shortly leaving Doncaster and taking up his quarters in Epsom.

The fifteen-minutes' rule with regard to wires prompts one to enquire who is the bookmaker who likes his wires sent a "day" in advance.

I hear that the very cheap animals I have been picking up on the flat realised five or six times their cost when sold after arrival in South Africa.

The Dunstall Park meeting always have a book form of race-card, very strongly bound, and giving ample room for jockeys' names and notes.

Privileged cabs, especially on wet days, do not all act up to the professed notification of charging 1s. to and from the course at certain race meetings.

It would hardly be believed that trainers declare it takes six or nine months to get a horse reared and trained in Ireland thoroughly acclimatised and at his best here.

I have heard it said, of course by the steeplechase forces, that "they rob you all through the flat-racing"; the flat-race people apply the same character to the jumping forces. Which is right?

Everybody at Hawthorn Hill recently was delighted to notice the improvements for their advantage, notably the asphalt paths across the paddock and practically all round the members' enclosure.

A little local punter, just beginning at the game, wanted to make sure of a winner, and was struck by the fact that in a selling race last week all the eight horses were marked "trained private." His paper read: "Private's selected."

It is very gratifying to hear from little E. Hardy in South Africa, that he is not alone doing so thoroughly well, but considers he has the best chances among jockeys in the Colony, when associated with Mr. F. O. Boys' stable.

When horses are given to nervousness, and especially hang from the crowd on the rails, it is quite a common practice for trainers to take them to neighbouring meetings to parade the paddock, and thus accustom them to the noise and excitement of a racecourse.

Prophetic.

The concluding half of the week must, as is so usual, be considerably influenced by what has happened previously, inasmuch as the same horses are in at both meetings, and usually both days. To-day (Thursday) at Gatwick, although, of course, confidence cannot be great after the signal Kempton defeat, it may be policy to give another chance to THRONE AND COUNTRY, if he competes, which is probable, in the Maiden Plate, and the same colours may figure prominently upon MODENA in the Selling Plate at Plumpton on the next day, when KENTUCKY should atone for an unlucky beating at the last meeting. Dependent upon how she has fared in the interim, SOLIMAN'S WAY would, without a penalty, win the Warrington Handicap at Haydock Park.

WHAT IS YOUR NUMBER?

See page iii. of Cover.

FOOTBALL

WHITE, FISHER & CO.,

MIDDELBURG, HOLLAND,

are still

"The World's Premier Football Accountants."
WE DO NOT BOAST. WE PAY.

On Nov. 26 (Cracker Saturday), we sent out over 3,200 cheques. Anyone wishing to do business with us should send a Postcard, id., for rules, prices, etc.

We are the originators of "PICK-WHERE-YOU-LIKE" £10 free offer to every client weekly. Our individual £50 prize is the talk of the Football World.

WE HAVE BEEN ESTABLISHED 14 YEARS.

Bankers: BARCLAY & CO., AND WIBAUTS & CO., FLUSHING.

Free Postage.

Free Postage.

H. Hamilton & Co.,

FLUSHING, HOLLAND.

The oldest established reliable Football Accountants in the World.

FOOTBALL.

Send 1d. postcard for the most liberal price list issued. ENGLISH, SOUTHERN and SCOTCH LEAGUES to pick from.

£10 Free offer open to all clients.

November 26th and December 3rd. We were one of the very few firms who paid out, in full, to all clients on the aforementioned dates.

H. Hamilton & Co.

FLUSHING, HOLLAND.

From TRUTH, 27th April, 1910:

"I have never had any reason to doubt his readiness and ability to meet his engagements."

From JOHN BULL, May 14th, 1910:

"Mr. Bert Fry is a member of Tattersall's and the principal London Clubs, and his bona fides is beyond suspicion."

BERT FRY

FLUSHING, HOLLAND.

MEMBER OF TATTERSALL'S

THE SURVIVAL OF THE FITTEST.

The Public are now beginning to realize that, after all, security should be their first consideration.

FOOTBALL

THE LONGEST ODDS COMPATIBLE WITH SAFETY.

© One case of winning £50 for the Outlay of 2/- Odds for the Away Teams Considerably Increased.

RACING.

1,000 to 1 the Double LINCOLN and GRAND NATIONAL (any way not tale). No Limit at Starting Price all the year round, whether the favourite starts at odds on or not.

SUBSCRIPTION - FORM FOR WM. BARNES' SPECIAL ENGLISH CUP TOTALISATOR.

Cut this form out, fill it in and post same with remittance to William Barnes, Football Totalisator, Goes, Holland (Letters 2d.).

SUBSCRIPTION - FORM FOR WM. BARNES' SPECIAL ENGLISH CUP TOTALISATOR.

Fill up this form, cut it out and post same not later than (midnight) Friday, Jan. 13th, to William Barnes, Football Totalisator, Goes, Holland.

MATCHES FOR THIS TOTALISATOR.	Write the names of the teams you think will win AT HOME in this column.	Write the names of the teams you think will win AWAY in this column.	Write the names of the teams you think will play A DRAW in this column.
New Brighton v Bradford City.			
Cheltenham v Leyton.			
Leeds City v Brighton & H. A.			
Watford v Barnsley.			
Southend United v Blackburn Rovers.			
Norwich City v Sunderland.			
Brentford v Preston North End.			
Birmingham v Oldham Athletic.			
Swindon v Notts County.			
Clapton Orient v Woolwich Arsenal.			
Exeter City v Burnley.			
Blackpool v Manchester United.			
Bristol Rovers v Hull City.			
W. at Ham United v Notts Forest.			
Crystal Palace v Everton.			
Derby County v Plymouth Argyle.			
Sheffield Wed. v Coventry City.			
Tottenham N. v Millwall.			
West Bromwich A. v Fulham.			
Stoke v Manchester City.			
Newcastle United v Bury.			
Amount invested on each pool.	I invest £..... on..... home teams	I invest £..... on..... away teams	I invest £..... on..... draws.

NOT LESS THAN 4 HOME OR 3 AWAY TEAMS MAY BE INVESTED ON AND NOT LESS THAN TWO SHILLINGS ACCEPTED FOR EACH POOL.

NAME..... ADDRESS.....

No. of P.O. enclosed.

ENGLISH CUP TOTALISATOR RULES.

1. Investments can be made from TWO shillings up to any amount on any 4, 5, 6, 7, 8 or 10 teams to win AT HOME, or on any 3, 4, 5, 6, 7 or 8 teams to win AWAY, or on any 1, 2, 3, 4, 5, or 6 DRAWS; 2. All teams for this Tote be selected from the matches named opposite ONLY. No others will be accepted for any Pool; 3. The whole amount received for each Pool will be distributed among the winners subject to a deduction of FIFTEEN per cent. to cover expenses and remuneration; 4. To arrive at the odds EIGHTY-FIVE per cent. of the total amount received for each Pool is divided by the amount subscribed on EACH NUMBER OF TEAMS or matches; 5. All matches not played to a finish will count as the result stands at the time of postponement; 6. Should a match not be played on the date given, predictions for such match will be considered null and void, but any other predictions will stand. If, however, in the case of HOME teams, the number of selected matches falls to THREE less than THREE here will be no betting, and all subscriptions on such an insufficient number of matches will be CREDITED IN FULL. This applies also to AWAY matches, when any number of selected matches to win AWAY falls to TWO or less than TWO; 7. If nobody backs the actual number of teams in any pool, the subscriptions will be used for additional advertising, which should result in materially increasing the odds; 8. All pools for 4, 5, 6, 7, 8, 9, and 10 HOME teams and for 3, 4, 5, 6, 7, and 8 AWAY teams, and also for 1, 2, 3, 4, 5, or 6 DRAWS, are being kept SEPARATELY respectively; 9. There will be no limit to the odds to win at HOME, AWAY or DRAW; 10. Instructions once received cannot be cancelled or altered; 11. Remittances must be sent direct to WILLIAM BARNES, GOES, HOLLAND, as I have no address in the United Kingdom. No agents or other persons are authorised to receive money on my account; 12. Remittances must be made payable to WILLIAM BARNES. All investments must be posted not later than (midnight) Friday, January 13th, so as to reach me on Saturday; 13. All claims are paid on receipt of written application, but subscribers can have remittance without application if they send instructions to this effect when investing; 14. Payments will be made by cheque on London Bank unless subscribers instruct me to send notes or postal orders. WILLIAM BARNES, Football Totalisator, Goes, Holland. Telegrams: BARNES, GOES.

NOTICE.—No business whatever transacted with minors. Instructions can be sent on plain paper. TOTE ODDS PAID FROM SEPT. 3rd UP TILL DEC. 17th, 1910.

Sept. 3rd: 5 HOME TEAMS, 34/1; 6 ht, 66/1; 7 ht, 118/1; 8 ht, 23/1; 4 AWAY TEAMS, 147/1; 5 at, 293/1; 1 DRAW, 15/1; 2 dr, 72/1; 3 dr, 281/1. Sept. 10: 5 ht, 27/1; 6 ht, 54/1; 7 ht, 98/1; 8 ht, 195/1; 9 ht, 312/1; 4 at, 223/1; 1 dr, 6/1; 2 dr, 42/1; 3 dr, 183/1; 4 dr, 372/1. Sept. 17: 5 ht, 9/1; 6 ht, 24/1; 7 ht, 63/1; 8 ht, 153/1; 9 ht, 297/1; 4 at, 183/1; 5 at, 261/1; 6 at, 402/1; 1 dr, 4/1; 2 dr, 22/1; 3 dr, 111/1. Sept. 24: 5 ht, 10/1; 6 ht, 32/1; 7 ht, 87/1; 8 ht, 216/1; 9 ht, 483/1; 10 ht, 712/1; 4 at, 173/1; 5 at, 291/1; 6 at, 468/1; 7 at, 753/1; 1 dr, 4/1; 2 dr, 36/1; 3 dr, 193/1; 4 dr, 682/1. Oct. 1: 5 ht, 11/2; 6 ht, 25/2; 7 ht, 34/1; 8 ht, 84/1; 9 ht, 249/1; 10 ht, 573/1; 1 dr, 7/2; 2 dr, 21/1; 3 dr, 171/1; 4 dr, 394/1; 5 dr, 861/1. Oct. 8: 5 ht, 24/1; 6 ht, 69/1; 7 ht, 132/1; 8 ht, 348/1; 9 ht, 789/1; 10 ht, 1128/1; 4 at, 132/1; 5 at, 315/1; 6 at, 693/1; 7 at, 954/1; 1 dr, 3/1; 2 dr, 42/1; 3 dr, 273/1; 4 dr, 846/1; 5 dr, 1266/1. Oct. 15: 5 ht, 9/2; 6 ht, 10/1; 7 ht, 16/1; 8 ht, 117/1; 9 ht, 474/1; 10 ht, 867/1; 4 at, 282/1; 1 dr, 3/1; 2 dr, 21/1; 3 dr, 264/1; 4 dr, 813/1; 5 dr, 1152/1. Oct. 22: 5 ht, 9/1; 6 ht, 22/1; 7 ht, 38/1; 8 ht, 147/1; 9 ht, 542/1; 10 ht, 1218/1; 4 at, 309/1; 5 at, 681/1; 1 dr, 7/2; 2 dr, 18/1; 3 dr, 219/1; 4 dr, 765/1; 5 dr, 1014/1. Oct. 29: 5 ht, 8/1; 6 ht, 16/1; 7 ht, 33/1; 8 ht, 128/1; 9 ht, 511/1; 10 ht, 1026/1; 4 at, 267/1; 5 at, 603/1; 1 dr, 4/1; 2 dr, 22/1; 3 dr, 174/1; 4 dr, 693/1. Nov. 5: 5 ht, 13/2; 6 ht, 15/1; 7 ht, 30/1; 8 ht, 105/1; 9 ht, 452/1; 10 ht, 954/1; 4 at, 282/1; 1 dr, 9/2; 2 dr, 29/1; 3 dr, 189/1; 4 dr, 816/1. Nov. 12: 5 ht, 9/1; 6 ht, 21/1; 7 ht, 48/1; 8 ht, 171/1; 9 ht, 660/1; 10 ht, 984/1; 4 at, 303/1; 1 dr, 7/2; 2 dr, 15/1; 3 dr, 174/1; 4 dr, 789/1. Nov. 19: 5 ht, 11/1; 6 ht, 39/1; 7 ht, 481/1; 8 ht, 279/1; 9 ht, 813/1; 4 at, 83/1; 5 at, 153/1; 6 at, 213/1; 7 at, 471/1; 1 dr, 12/1; 2 dr, 69/1. Nov. 26: 5 ht, 12/1; 6 ht, 5/2; 7 ht, 7/2; 8 ht, 5/1; 9 ht, 15/2; 10 ht, 12/1; 4 at, 92/1; 5 at, 119/1; 6 at, 186/1; 1 dr, 9/1; 2 dr, 22/1; 3 dr, 78/1; 4 dr, 276/1. Dec. 3: 5 ht, 9/1; 6 ht, 19/1; 7 ht, 33/1; 8 ht, 74/1; 9 ht, 168/1; 4 at, 87/1; 5 at, 109/1; 6 at, 218/1; 1 dr, 24/1. Dec. 10: 5 ht, 13/2; 6 ht, 12/1; 7 ht, 29/1; 8 ht, 62/1; 9 ht, 142/1; 10 ht, 218/1; 4 at, 92/1; 1 dr, 15/2; 2 dr, 21/1; 3 dr, 108/1; 4 dr, 387/1. Dec. 17:

These enormous odds paid by WILLIAM BARNES, FOOTBALL TOTALISATOR, should induce subscribers to invest in all Pools. Tote Book and Subscription forms sent free upon application. Tote odds are published weekly in JOHN BULL, "Loring's Weekly," "Sporting World," "Weekly Times," "Racing Judge," "Morning Advertiser," and in 84 Provincial Papers. Send all letters and remittances to William Barnes, Football Totalisator, Goes, Holland. Letters, 2d., postcards, 1d.

What is Your Number?

Our Weekly Ballot for 50 Helpers at Two Guineas Apiece.

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and published.

To each of the holders of copies of JOHN BULL of specified date, bearing any of such numbers, we will, upon production within seven days of publication (a reasonable extension will be allowed to foreign and Colonial claimants) of a sufficient portion of the cover to identify the date and number, pay the sum of TWO GUINEAS in return for his using his best endeavour for one week to increase our circulation. Before the money is paid we require a full report of all work done.

The following claims have been received for the issues of November 5th, 12th, 19th and 26th:—

- THOMAS BRYAN, 43, Park Avenue, Blackburn. No. 369,383. November 5th, 1910.
- E. ALLEN, 89, Canterbury Road, Old Kent Road, S.E. No. 223,804. November 12th, 1910.
- J. S. CLARK, 15, Lombard Street, E.C. No. 99,333. November 19th, 1910.
- A. SMITH, 38, Tilchurst Road, Reading. No. 61,333. November 19th, 1910.
- F. W. F. SCHULTZ, 43, Tannery Street, Tower Bridge Road, E.C. No. 149,681. November 26th, 1910.
- ISAAC JAMES THOMAS, 76, De Burgh Road, Wimbledon, Surrey. No. 686,622. November 26th, 1910.
- JAMES LEGG, 35, Jasmine Terrace, Aberdeen. No. 32,938. November 26th, 1910.
- HARRY ASHFORD, 17, Jayana Street, Twynedyn, Merthyr Tydfil, South Wales. No. 99,797. November 26th, 1910.
- GUNNER E. A. VIEARD, R.N.A., H.M.S. "Dreadnought," 1st Division, Home Fleet, Dorset. No. 48,579. November 26th, 1910.
- J. R. HUMPHREY, 192, Fulwell Road, Hampton Hill, Middlesex. No. 336,808. November 26th, 1910.
- CHAS. E. SMITH, Clayton Terrace, Pittsford Road, Sheffield. No. 543,436. November 26th, 1910.

The following are the fifty numbers for our issue of December 10th:—

31656	129597	222554	467157	678073
45123	129953	245933	486095	690139
61412	140833	253120	514067	710642
67087	108108	258878	584668	720849
73126	173533	273455	545688	748538
84280	178489	340540	572470	758846
87086	186472	365166	578993	768861
100082	201403	378837	624373	985747
114128	212355	391336	636419	812743
124003	318033	400409	664799	841762

INITIAL NUMBERS SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF COURSE, RECKONED. THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED FEBRUARY 4TH (PUBLISHED FEBRUARY 2ND).

APPLICATION FOR MEMBERSHIP.

The General Secretary,
67, Long Acre, London, W.C.
Please enrol me as a Member of the
JOHN BULL LEAGUE,
and send me a Membership Badge, for which I
enclose P.O. for 6d.

Name
Address

HOW DID YOU
DO IT?



LOCKYER'S HAIR RESTORER, OF COURSE!

DON'T LOOK OLD, but
DARKEN YOUR GREY HAIRS
WITH
LOCKYER'S HAIR RESTORER

Which, by its power of turning greyness to the former colour in a few days, preserves an unaltered appearance.

Large inexpensive bottles everywhere, or send 1/6 to—

BEDFORD LABORATORY, LONDON, S.E.,
for a Bottle, post free, privately packed.

ECZEMA And All Skin Ailments.

are completely cured by

SULPHOLINE LOTION

(BOTTLES EVERYWHERE, 1/- & 2/6)

which directly attacks all forms of Eczema, Eruptions, Pimples, Acne, Spots, Blackheads, or Disfiguring Rashes, leaving the skin in the soft, clear, supple, attractive condition designed by nature.

SULPHOLINE ensures a Fair and Beautiful Complexion, acting in the soothing manner of a Fluid Toilet, Massage, dispelling Redness, Roughness, and Sunburn, or effects of Sun, Wind, etc. It becomes a great luxury after Motoring, Cycling, or any Exercise.

In Bottles, 1/- and 2/6 Everywhere.

IMPORTANT.—For washing and drying the skin always use **SULPHOLINE SOAP** and **SULPHOLINE SKIN POWDER**. A FREE PACKET of both obtained by sending 3d. in stamps to:

BEDFORD LABORATORY, LONDON, S.E.



Before Using.



After Using.

NERVOUS PROSTRATION

is entirely overcome by

Pepper's Tonic

The recognised source of Health, Strength, Energy, Nerve, Mental and bodily Vigour. The cure for influenza, Neuralgia, Prostration, Indigestion, Bad Appetite, Insomnia, Languor, Instability. Large shilling Bottles Everywhere. A generous 50mp & 50tla sent gratis on receipt of 2d. in stamps (mention "John Bull").

Bedford Laboratory, London, S.E.



TOOTH-ACHE

And NEURALGIA.

Cured instantly by

Bunter's Nervine

At all Chemists and Stores at 1/12, and (Depot) Bedford Laboratory, London, S.E.

